

2011

Missouri

Medical Malpractice Insurance Report

**Statistics Section
November 2012**



DIFP

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1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
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 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and self-insured hospitals.

Additional information is derived from the Page 19 supplement to the annual statement. These data contain information about market segment, volume of business, market share, losses and expenses.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractors, clinics, and corporations.

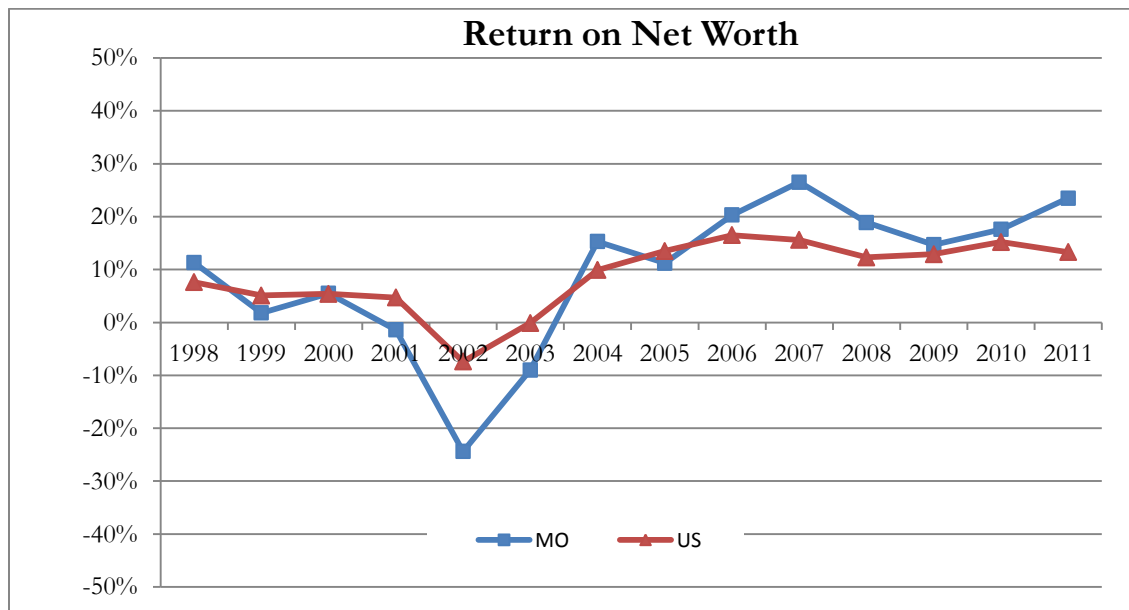
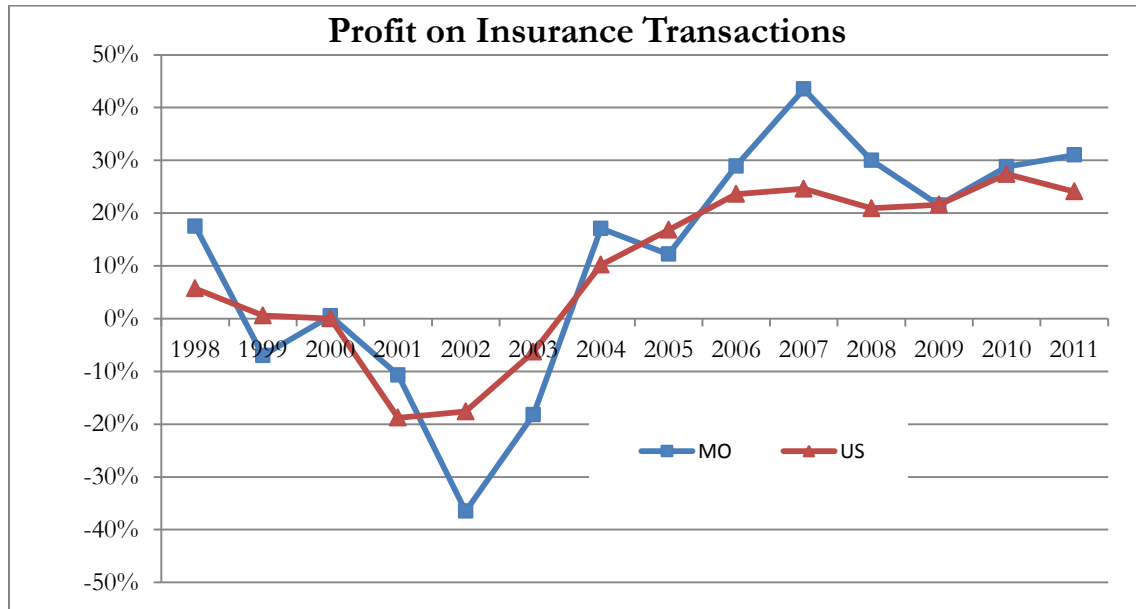
Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for an eighth consecutive year, following depressed returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 67 percent of earned premium in 2011. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri produced a return on net worth of 17.6 percent in 2010. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 23.5 percent of net worth in 2011 (pages 6-7).

Incurred claims declined from \$126.6 million to \$38.5 million between 2004 and 2008, but increased to \$67.7 million in 2009. In 2010, incurred claim costs declined to \$52.8 million, and again to \$41.0 million in 2011. The loss ratio (claims incurred / premium earned) was 22.0% percent in 2011. Defense and adjustment expenses related to settling claims, the largest expense

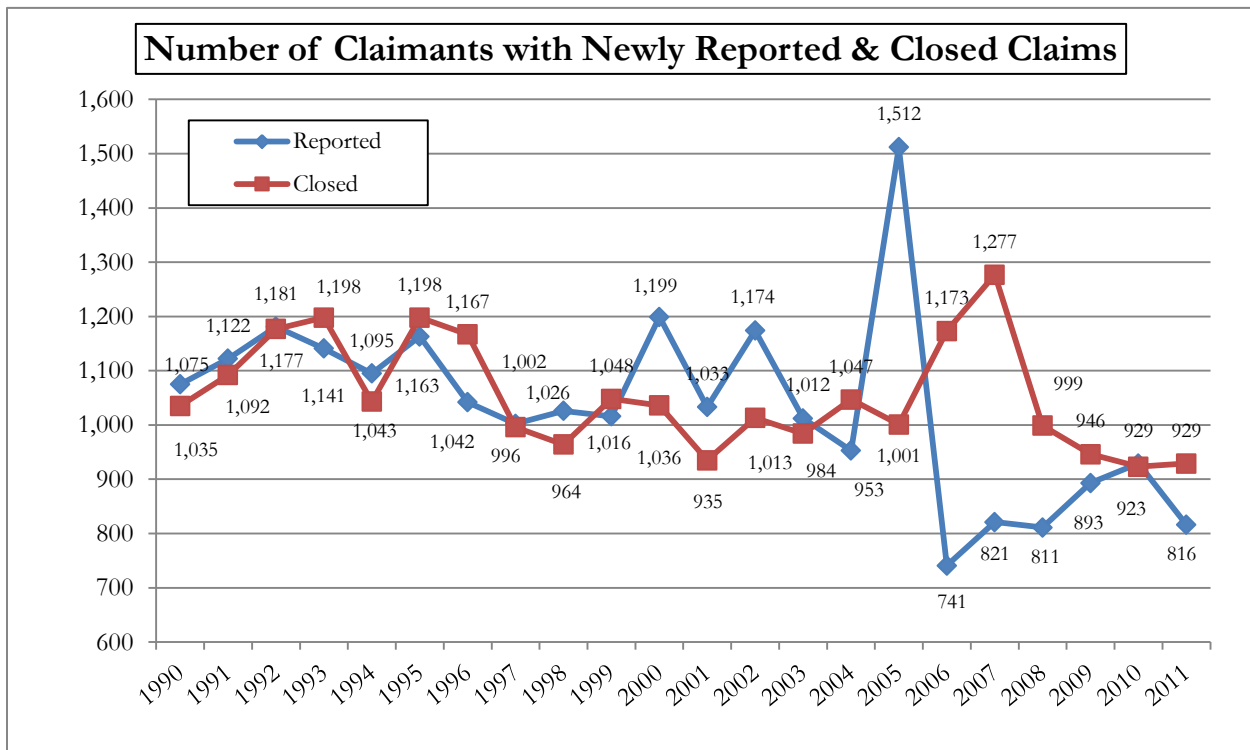
component for medical malpractice insurance aside from claim payments, decreased from \$81.2 million to \$28.6 million between 2005 to 2010, and increased slightly to \$31.6 million in 2011 (page 6).



New Incidents Reported and Closed

■ After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims, the number of claims reported has declined substantially in recent years.

New actions declined rapidly after 2005, and by 2011 stood at 816.¹

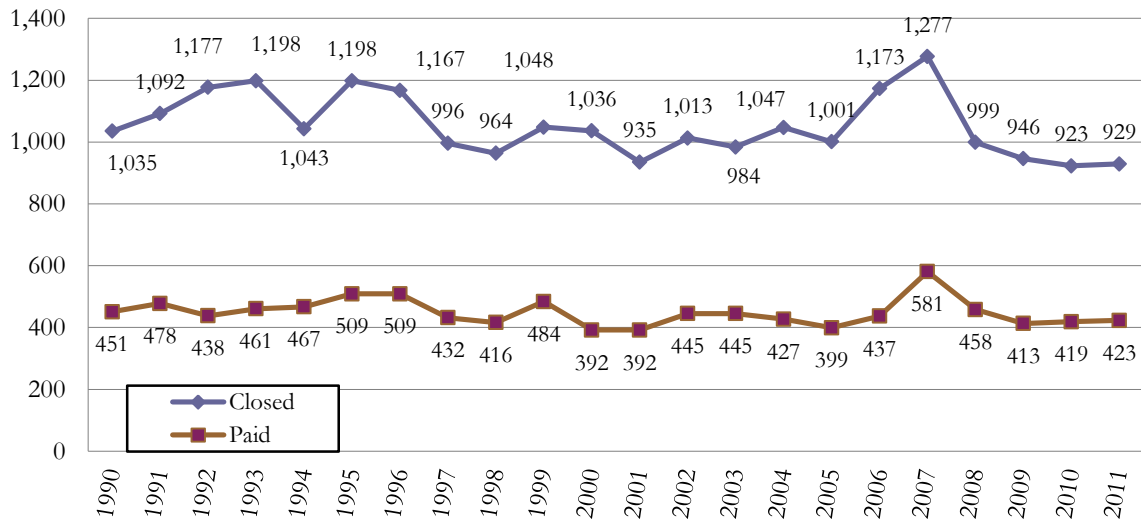


■ After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. The average award per claimant increased from \$236,436 to \$300,955 between 2010 and 2011.

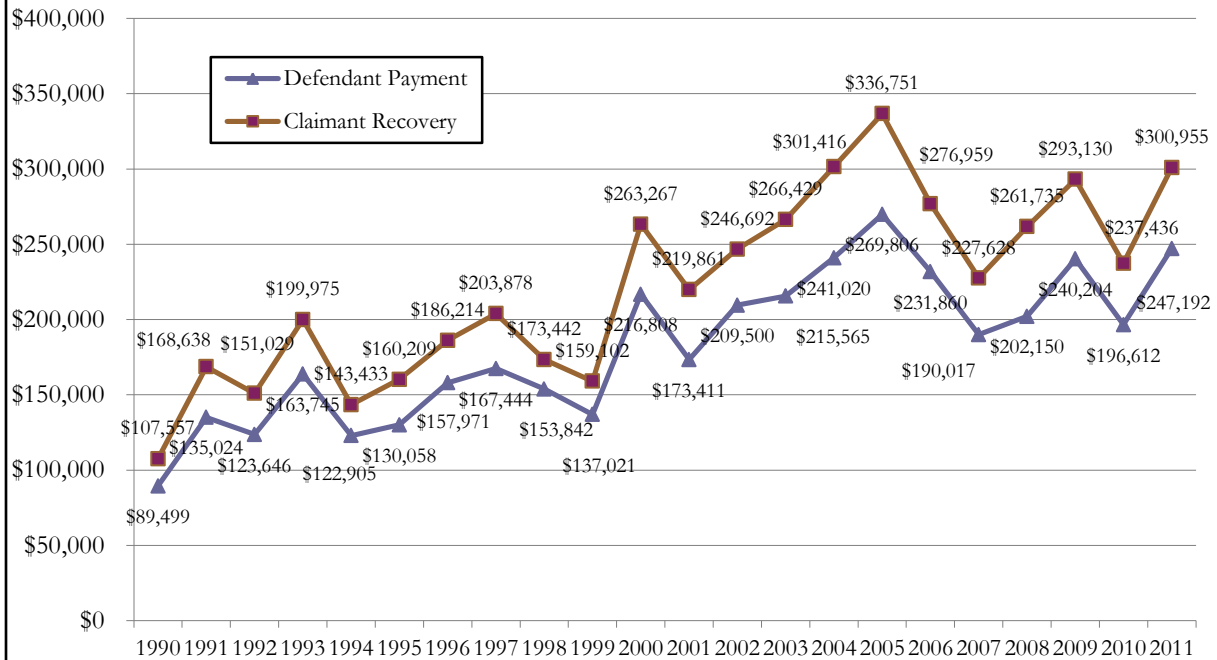
The median amount received by each claimant has remained at or near \$100,000 since 2005. Recoveries at the 90th and 99th percentiles have not exhibited any clear trends in recent years, though the 99th percentile recovery in 2011 was significantly higher than prior years.

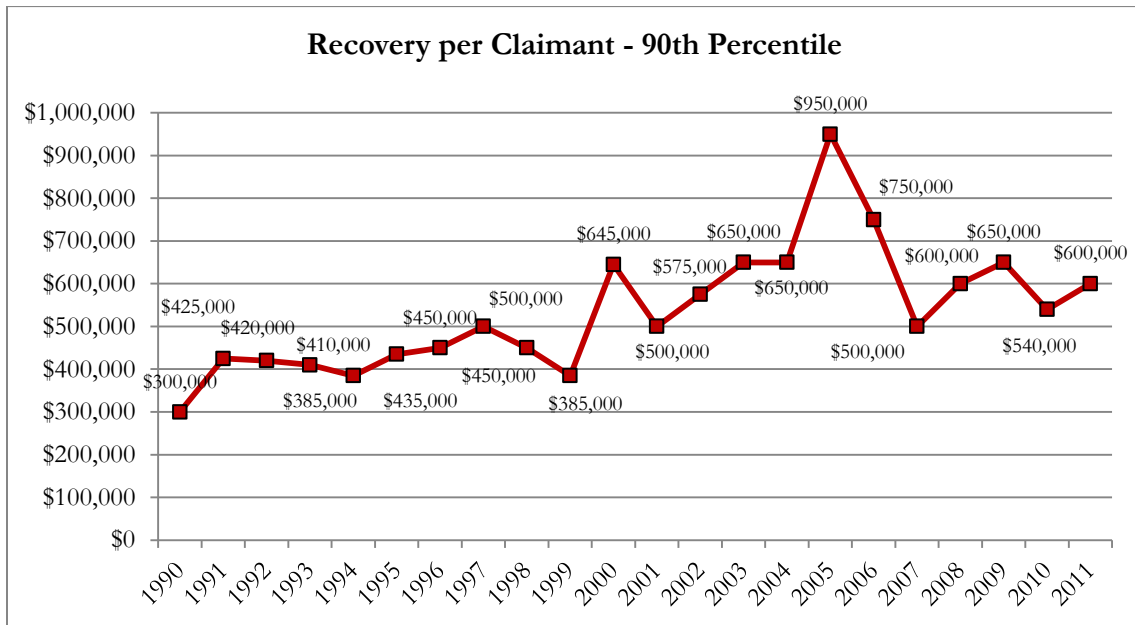
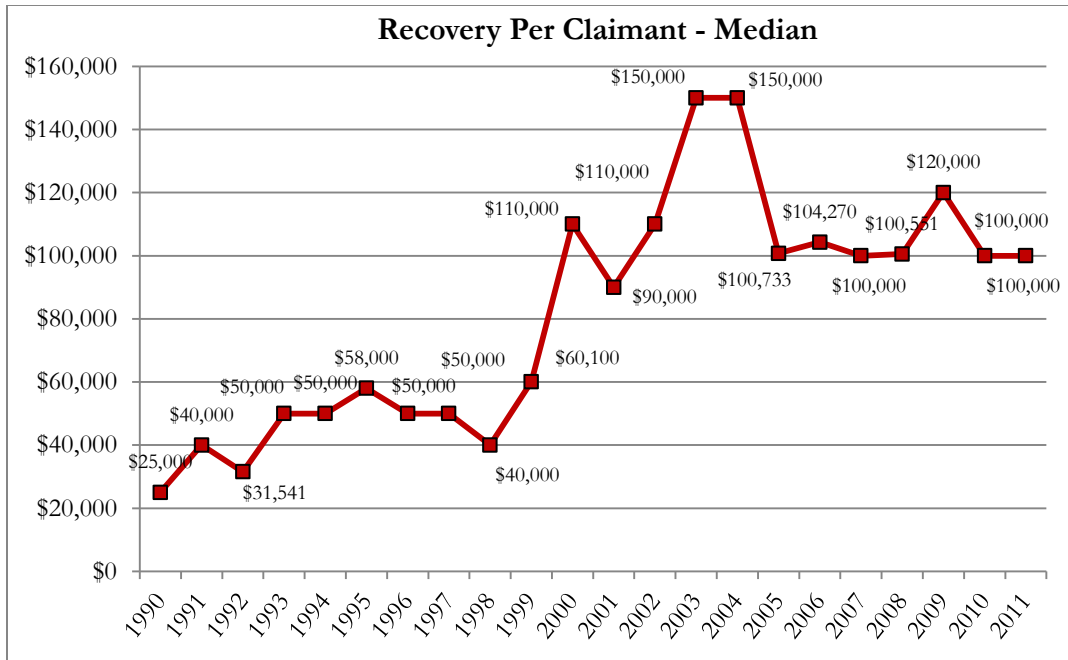
¹ Note that the graph displays the number of *claimants*, as opposed to *claims*. This represents a departure from prior reports, but better reflects the overall level of liability that may be expected as the cases are closed in future years. Claim counts will continue to be presented elsewhere in the report.

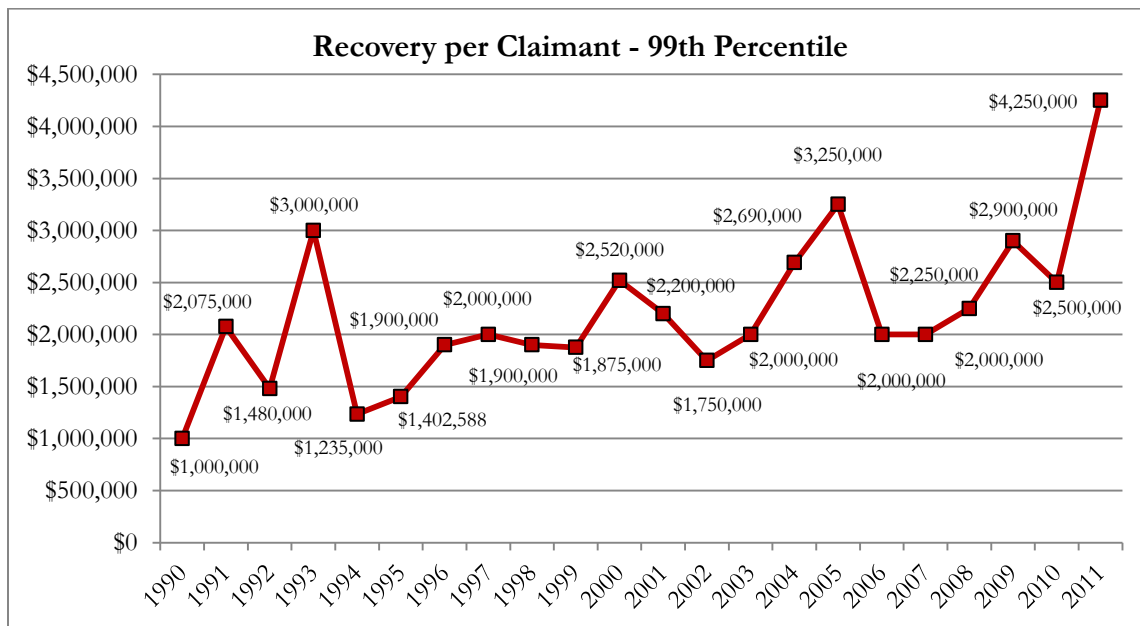
Number of Claimants With Cases Resolved and Resolved With Payment



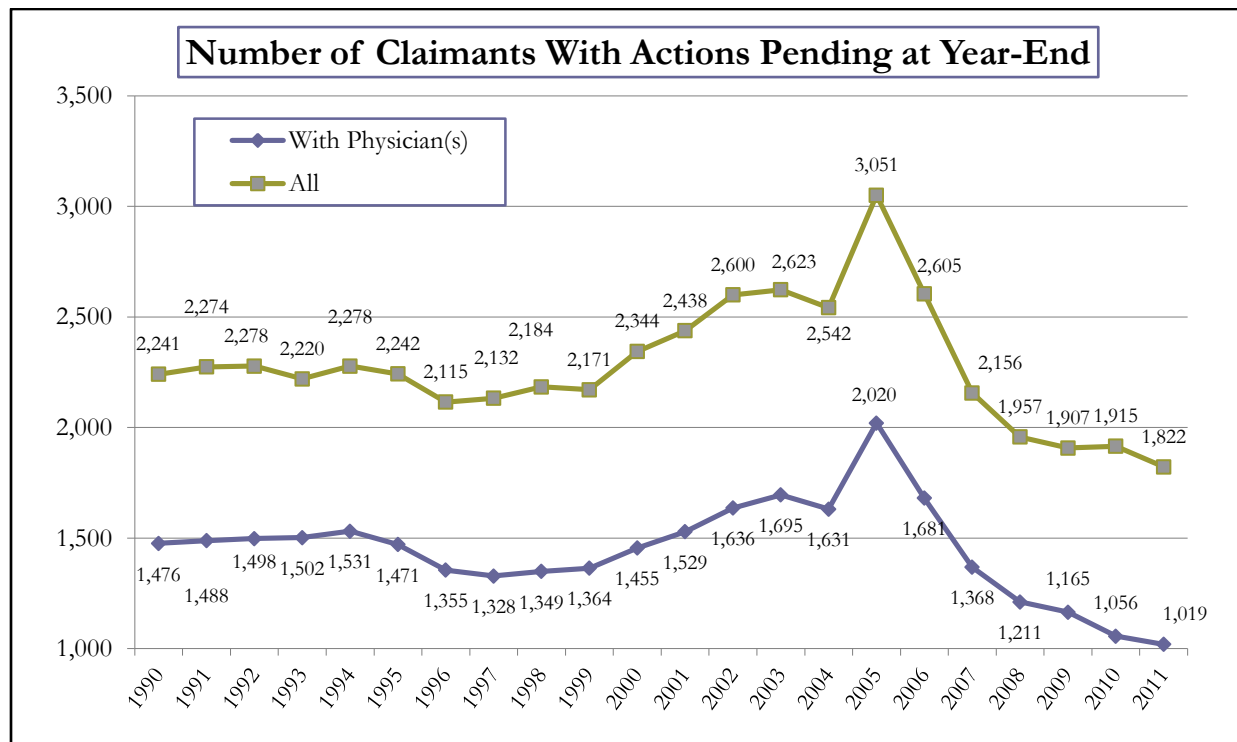
Average Recovery Per Claimant and Average Payment Per Defendant







■ The number of claimants with pending actions at the end of a year has declined substantially since 2005, and in 2011 reached a historic low.



Factors Impacting the Price of Medical Malpractice Insurance

Many factors affect the cost of claims. Until recently, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and what may be emerging new trends are too recent to provide a solid basis for projections. For example, two significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants (Scott vs. SSM Healthcare). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to total recovery from all defendants. Most recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial, though that decision is not within the time period covered by this report (Watts vs. Cox).

Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DIFP. Every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as "cut, puncture or tear during surgery." To date, the DIFP has coded over 9,000 claims extending back to 2002.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and childbirth);
4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);
5. Pregnancy and childbirth;
6. Non-surgical treatment;
7. Intravenous and blood products; and
8. Patient safety, or allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

Allegations by Category 2002-2011		
Category	Occurrences	Paid Occurrences
Surgery	31.9%	31.2%
Non-Surgical Treatment	18.7%	17.4%
Diagnosis	18.2%	18.7%
Patient Safety	11.6%	13.2%
Medication	10.0%	9.0%
Pregnancy & childbirth	6.3%	6.9%
IV & Blood Products	1.7%	2.1%
Anesthesia	1.6%	1.6%

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all claimants that received a payment. Of 2,742 adverse surgical outcomes with sufficient narrative detail to permit proper coding, 531 involved an unintentional cut, tear, or burn. Of these, 280 resulted in payments totaling \$79.2 million. The most common post-surgical adverse outcome was a contraction of an infection, resulting in 334 malpractice cases, of which 108 resulted in payments totaling \$34.9 million. Additional adverse surgical outcomes include allegations that a surgery was unnecessary, that the patient was not fully informed of risks, the retention of surgical materials or other foreign bodies, improper placement of prosthetic or therapeutic devices, or using the wrong device or wrong-sized device, and improper closure of surgical site.

The top three allegations by each category of care are summarized below. Detailed tables can be found in Chapter 8.

Top Three Adverse Outcomes, by Category of Care, 2002-2011

Surgery – 2,902 Occurrences / 1,272 Paid Occurrences / Average Indemnity = \$273,883

1. Unintentional cut, tear or burn (546)
2. Unnecessary surgery / lack of informed consent (392)
3. Contraction of infection (367)

Anesthesia – 141 Occurrences / 64 Paid Occurrences / Average Indemnity = \$325,865

1. Injury during intubation (69)
2. Respiratory or cardiovascular event (other than allergic reaction) (27)
3. Intra-operative awareness or other inadequate anesthetization (25)

Medication - 913 Occurrences / 366 Paid Occurrences / Average Indemnity = \$187,704

1. Negative side-effect of correct medication, excluding allergic reactions (321)
2. Wrong medication (177)
3. Wrong dosage (158)

Diagnosis – 1,657 Occurrences / 760 Paid Occurrences / Average Indemnity = \$386,340

The most common misdiagnosed conditions were:

1. Cancer (412)
2. Traumatic injuries (250)
3. Digestive conditions (non-infectious) (137)

Pregnancy and childbirth – 572 Occurrences / 281 Paid Occurrences / Average Indemnity = \$688,479

1. Injury due to intrauterine hypoxia (76)
2. Injury due to shoulder dystocia (67)
3. Failure to treat placental disorders (40)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far

fewer cases stemmed from injury to the mother. Birth-related injuries are among those with the largest recoveries. Greater detail is presented in the ensuing tables.

Treatment (Non-Surgical) – 1,701 Occurrences / 709 Paid Occurrences / Average Indemnity = \$223,988

1. Unintentional cut, puncture, tear or burn (208)
2. Pressure ulcers during course of treatment (188)
3. Infections (159)

IV and Blood Products – 145 Occurrences / 80 Paid Occurrences / Average Indemnity = \$86,809

1. IV infiltration incidents (97)
2. Cut, puncture or tear (15)
3. Infection (11)

Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment – 955 Occurrences / 488 Paid Occurrences / Average Indemnity = \$119,132

1. Fall while on premises or under care (527)
2. Alleged civil rights violations (130)
3. Injury during lifting, transporting, or repositioning (79)

Other allegations related to patient safety include other physical injuries incurred on premises (excluding falls) (68), failure to prevent acts of self-harm, including suicide (45), assault by 3rd party (35), sexual misconduct (32), failure to warn of health hazard (28), other improper (legal, moral, or ethical) conduct (38), and assault by staff (21).

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Claims by Initial Health Condition and Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. A total of 6,714 occurrences contained information with sufficient narrative detail to permit coding for injury severity. Of non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 396 occurrences. The lowest payouts are associated with cases with no allegation of physical injury. Average payouts for injuries consisting of only emotional distress was \$30,676. At the other extreme, several outcomes had average payouts in excess of \$1 million: quadriplegia (\$1.9 million), contraction of meningitis

(\$1.6 million), progression of meningitis (\$2.3 million), cerebral palsy (\$1.6 million), comas (\$1.1 million), full loss of hearing (\$1 million) and paraplegia (\$1.0 million). Injuries with payouts exceeding \$500,000 include the loss of two or more limbs (\$533,677), brachial plexus disorders (\$539,647), and blindness (\$951,086). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to an alleged medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical judgment when interpreting the data displayed in the allegation tables.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened perhaps many years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses: Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: Other expenses consist of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses: This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

Profitability: Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2010 are reproduced in this report. The 2011 figure was calculated by the DIFP in accordance with the NAIC formula.

Claim vs. Occurrence: Data in this report are aggregated by three different methods; by occurrence, by defendant, and by claim. Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may be the subject of multiple related claims. Until recently, all data, such as average awards and the number of claims, were presented *per claim*, since the data did not possess a unique identifier to link claims associated with a single injury or claimant. Recently, the DIFP developed methods to link associated claims for each defendant and each claimant. The ability to analyze data on *occurrence, defendant, and claims* basis greatly enhances the range of possible analyses. The comparison of the different methods of accounting for claims is presented in the following table.

Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

Data aggregated on defendant and occurrence bases largely mirror the claim trends. A comparison of claims, defendants, and occurrences is displayed in the following table. **Note that claim counts presented here will not equal those presented in other sections of this report. This is because claims are considered closed in the year that the corresponding occurrence is closed, even if the actual individual claim was closed in an earlier year.**

	Claims			Defendants			Occurrences (Claimants)		
Year	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity
1990	1,469	562	\$86,314	1,429	542	\$89,499	1,035	451	\$107,557
1991	1,701	615	\$131,072	1,650	597	\$135,024	1,092	478	\$168,638
1992	1,844	538	\$122,957	1,787	535	\$123,646	1,177	438	\$151,029
1993	1,836	574	\$160,607	1,783	563	\$163,745	1,198	461	\$199,975
1994	1,726	554	\$120,909	1,659	545	\$122,905	1,043	467	\$143,433
1995	1,973	633	\$128,826	1,863	627	\$130,058	1,198	509	\$160,209
1996	1,958	611	\$155,127	1,862	600	\$157,971	1,167	509	\$186,214
1997	1,666	537	\$164,014	1,589	526	\$167,444	996	432	\$203,878
1998	1,566	481	\$150,004	1,497	469	\$153,842	964	416	\$173,442
1999	1,623	570	\$135,097	1,544	562	\$137,021	1,048	484	\$159,102
2000	1,742	488	\$211,477	1,632	476	\$216,808	1,036	392	\$263,267
2001	1,566	504	\$171,003	1,476	497	\$173,411	935	392	\$219,861
2002	1,661	533	\$205,962	1,574	524	\$209,500	1,013	445	\$246,692
2003	1,704	559	\$212,094	1,636	550	\$215,565	984	445	\$266,429
2004	1,871	541	\$237,901	1,763	534	\$241,020	1,047	427	\$301,416
2005	1,792	506	\$265,541	1,686	498	\$269,806	1,001	399	\$336,751
2006	2,205	528	\$229,225	2,082	522	\$231,860	1,173	437	\$276,959
2007	2,390	707	\$187,061	2,248	696	\$190,017	1,277	581	\$227,628
2008	2,091	601	\$199,459	1,981	593	\$202,150	999	458	\$261,735
2009	1,862	514	\$235,531	1,738	504	\$240,204	946	413	\$293,130
2010	1,760	517	\$192,429	1,681	506	\$196,612	923	419	\$237,436
2011	1,804	525	\$242,484	1,672	515	\$247,192	929	423	\$300,955

Claims Reported: The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

Claims Closed: The number of claims brought to final settlement during the course of a year.

Claims Paid: Claims closed with an indemnity payment to the claimant.

Claims Pending: Total number of claims open at year end, regardless of when the claims were first reported.

Average Indemnity: The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Several new sections were recently added to the medical malpractice report. Most significantly:

Nature and Substance of Malpractice Allegations

In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements, additional categories were developed to capture more meaningful details about the nature of alleged medical errors. As part of the process of perfecting these categories, over 9,000 records have been recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 2000-2011

Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	
2007	Licensed	\$169,414,625	78.2%	\$173,191,830	78.1%
	Non-Admitted	\$47,184,656	21.8%	\$48,424,897	21.9%
	Total	\$216,599,281		\$221,616,727	
2008	Licensed	\$164,271,452	79.4%	\$167,197,843	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,250,769	20.6%
	Total	\$206,807,163		\$210,448,612	
2009	Licensed	\$155,867,385	76.9%	\$159,189,839	78.5%
	Non-Admitted	\$46,726,926	23.1%	\$43,664,739	21.5%
	Total	\$202,594,311		\$202,854,578	
2010	Licensed	\$145,448,052	76.1%	\$145,360,028	75.7%
	Non-Admitted	\$45,600,922	23.9%	\$46,549,816	24.3%
	Total	\$191,048,974		\$191,909,844	
2011	Licensed	\$138,335,771	78.4%	\$142,561,037	76.5%
	Non-Admitted	\$38,175,180	21.6%	\$43,757,605	23.5%
	Total	\$176,510,951		\$186,318,642	

Market Share, 2011 (All Carriers With At Least 0.1% Market Share)				
Licensed Market		Non-Admitted Market		
Name	Premium Written, 2011	Market Share	Company	Premium Written, 2011 Market Share
Missouri Professionals Mutual	\$31,104,847	17.6%	Lexington Insurance Company	\$3,960,798 2.2%
Missouri Hospital Plan	\$25,100,895	14.2%	Saint Lukes Health System RRG	\$3,239,924 1.8%
The Medical Protective Company	\$12,435,779	7.0%	Hudson Specialty Insurance Company	\$3,064,644 1.7%
Medical Liability Alliance	\$12,382,539	7.0%	Columbia Casualty Company	\$2,785,977 1.6%
Proassurance Indemnity Company, Inc.	\$9,845,459	5.6%	Emergency Physicians Insurance Company RRG	\$2,029,207 1.1%
Physicians Professional Indemnity Association	\$7,014,637	4.0%	National Guardian RRG	\$1,903,390 1.1%
Medicus Insurance Company	\$4,716,467	2.7%	Steadfast Insurance Company	\$1,894,087 1.1%
Missouri Doctors Mutual Insurance Co	\$4,612,965	2.6%	Caring Communities, A Reciprocal RRG	\$1,835,482 1.0%
Doctors Company, An Interins. Exchange	\$4,098,068	2.3%	Darwin Select Insurance Company	\$1,636,088 0.9%
Intermed Insurance Company	\$3,927,578	2.2%	Health Care Industry Liability Reciprocal Ins Co	\$1,459,323 0.8%
Preferred Physicians Medical RRG, Inc.	\$2,892,035	1.6%	Illinois Union Insurance Company	\$1,446,479 0.8%
American Casualty Company Of Reading, PA	\$2,799,289	1.6%	Ironshore Specialty Insurance Company	\$1,207,640 0.7%
Galen Insurance Company	\$2,507,761	1.4%	Admiral Insurance Company	\$1,196,020 0.7%
NCMIC Insurance Company	\$1,454,111	0.8%	Ophthalmic Mutual Insurance Company (A RRG)	\$1,177,688 0.7%
MMIC Insurance Inc	\$1,282,327	0.7%	Evanston Insurance Company	\$1,171,995 0.7%
Kansas Medical Mutual Insurance Company	\$1,256,820	0.7%	Southwest Physicians RRG, Inc.	\$944,139 0.5%
National Union Fire Ins Co Of Pittsburgh, PA	\$1,208,831	0.7%	Homeland Insurance Company Of New York	\$924,779 0.5%
Liberty Insurance Underwriters Inc.	\$1,142,708	0.6%	Landmark American Insurance Company	\$871,783 0.5%
Podiatry Insurance Company Of America	\$1,095,093	0.6%	OMS National Insurance Company, RRG	\$787,416 0.4%
Keystone Mutual Insurance Company	\$1,058,594	0.6%	Oceanus Insurance Company A RRG	\$768,847 0.4%
Ace American Insurance Company	\$1,049,108	0.6%	American Safety Indemnity Company	\$674,104 0.4%
Physicians Insurance Mutual	\$1,019,035	0.6%	General Star Indemnity Company	\$505,730 0.3%
Professional Solutions Insurance Company	\$921,676	0.5%	Catlin Specialty Insurance Company	\$452,082 0.3%
Continental Casualty Company	\$615,867	0.3%	National Fire & Marine Insurance Company	\$424,699 0.2%
Pharmacists Mutual Insurance Company	\$512,617	0.3%	Endurance American Specialty Insurance Company	\$284,800 0.2%
Health Care Indemnity Inc.	\$381,988	0.2%	Princeton Excess And Surplus Lines Insurance Co	\$235,624 0.1%
Darwin National Assurance Company	\$342,299	0.2%	Interstate Fire & Casualty Company	\$163,864 0.1%
Church Mutual Insurance Company	\$292,554	0.2%	Western World Insurance Company	\$162,073 0.1%
Cincinnati Insurance Company	\$217,424	0.1%	American Association Of Orthodontists Ins Co (A RRG)	\$151,605 0.1%
Fortress Insurance Company	\$160,241	0.1%	Proassurance Specialty Insurance Company, Inc.	\$118,575 0.1%
Onebeacon Insurance Company	\$154,128	0.1%	Community Blood Centers' Exchange, RRG	\$107,545 0.1%
Preferred Professional Insurance Company?	\$150,958	0.1%		
American Alternative Insurance Corporation	\$137,547	0.1%		
Paco Assurance Company, Inc.	\$97,803	0.1%		

Market Share – Physicians & Surgeons Coverage

(Companies with greater than 0.1% market share)

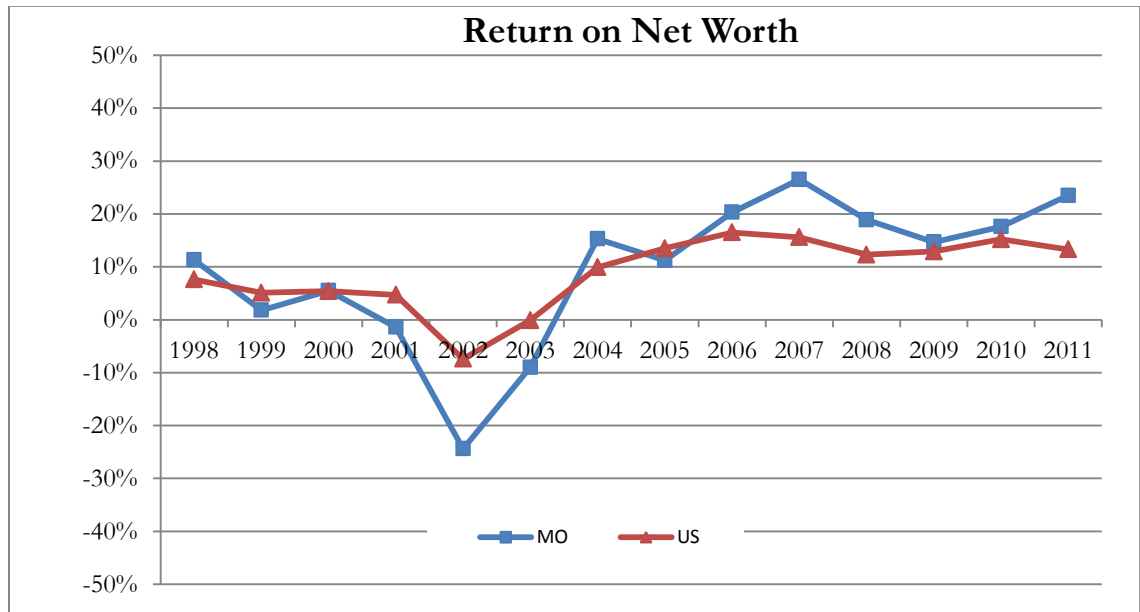
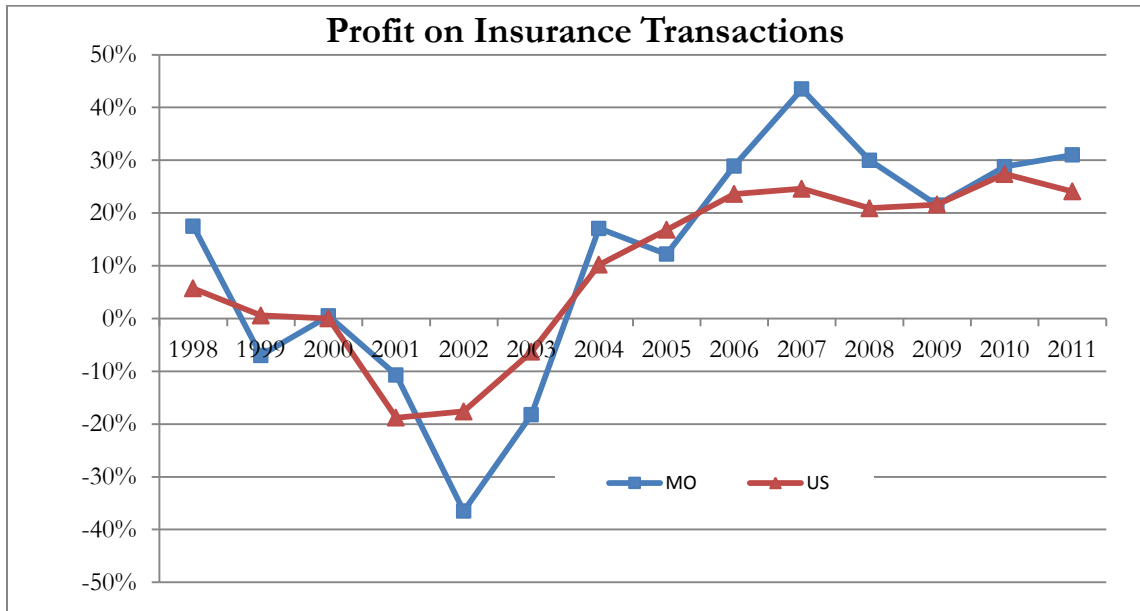
Company	Premium Written, 2011	Market Share
Missouri Professionals Mutual	\$31,104,847	30.9%
Medical Liability Alliance	\$11,959,102	11.9%
Medical Protective Company	\$9,420,063	9.4%
Proassurance Indemnity Company, Inc.	\$8,992,407	8.9%
Physicians Professional Indemnity Association	\$7,014,637	7.0%
Medicus Insurance Company	\$4,716,467	4.7%
Missouri Doctors Mutual Insurance Company	\$4,612,965	4.6%
Doctors Company An Interins Exchange	\$4,098,068	4.1%
Intermed Insurance Company	\$3,519,882	3.5%
Preferred Physicians Medical RRG, Inc.	\$2,892,035	2.9%
Galen Insurance Company	\$2,507,761	2.5%
MMIC Insurance Inc.	\$1,277,327	1.3%
Kansas Medical Mutual Insurance Company	\$1,256,820	1.3%
Liberty Insurance Underwriters Inc.	\$1,142,708	1.1%
Podiatry Insurance Company Of America	\$1,095,093	1.1%
Keystone Mutual Insurance Company	\$1,058,594	1.1%
Physicians Insurance Mutual	\$1,019,035	1.0%
National Union Fire Insurance Company Of Pittsburg PA	\$988,739	1.0%
Professional Solutions Insurance Company	\$828,192	0.8%
Darwin National Assurance Company	\$342,299	0.3%
Onebeacon Insurance Company	\$154,128	0.2%
Preferred Professional Insurance Company	\$150,958	0.2%
Continental Casualty Company	\$105,637	0.1%

Medical Malpractice Profitability in Missouri, 1993-2011* All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	22.0%	17.0%	28.3%	67.2%	31.0%	23.5%

*Expenses include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the "state page." By allocating expense and revenues, such as federal taxes and investment income, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

Medical Malpractice Profitability, US and Missouri, 1998-2011														
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Profit on Insurance Transactions														
MO	17.5%	-7.0%	0.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	28.9%	43.5%	30.0%	21.5%	28.8%	31.0%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	24.6%	20.9%	21.6%	27.4%	24.1%
Return on Net Worth														
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	26.5%	18.9%	14.7%	17.6%	23.5%
US	7.6%	5.1%	5.4%	4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	15.6%	12.3%	12.9%	15.2%	13.3%

Source: Data years 1998-2010 are from the NAIC, *Profitability by Line by State*. Data year 2011 is produced by the DIFP as a preliminary estimate based on the NAIC formula.



**Licensed Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687
2007	169,414,624	79,077,894	173,191,830	21,078,129	30,589,894	9,919,356	12,054,024	1,745,597
2008	164,271,453	52,799,665	167,197,841	26,633,904	30,723,882	12,650,632	11,734,877	1,954,845
2009	155,867,385	76,864,434	159,189,836	47,022,583	23,444,743	12,713,160	11,147,292	1,966,249
2010	145,448,052	44,688,166	145,360,026	44,309,036	17,175,262	17,876,034	10,177,819	1,537,348
2011	138,335,771	54,208,628	142,561,035	30,166,874	20,619,085	12,465,594	10,755,805	1,254,529

% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1996	65.31%	95.52%	28.91%	8.07%	132.50%
1997	54.28%	53.25%	12.25%	8.38%	73.88%
1998	86.36%	54.52%	21.46%	9.80%	85.78%
1999	67.90%	72.97%	37.22%	11.35%	121.54%
2000	68.75%	70.74%	31.96%	10.91%	113.61%
2001	70.34%	81.46%	26.29%	14.49%	122.24%
2002	63.21%	107.57%	27.77%	12.55%	147.90%
2003	44.91%	96.67%	37.16%	7.99%	141.82%
2004	53.57%	49.72%	22.46%	7.42%	79.60%
2005	40.82%	46.03%	34.87%	7.84%	88.74%
2006	37.65%	33.74%	28.37%	11.06%	73.17%
2007	46.68%	12.17%	17.66%	13.70%	43.53%
2008	32.14%	15.93%	18.38%	15.75%	50.06%
2009	49.31%	29.54%	14.73%	16.22%	60.49%
2010	30.72%	30.48%	11.82%	20.36%	62.66%
2011	39.19%	21.16%	14.46%	17.17%	52.79%

Data based on state page and does not include expense items that are not reported by line or by state.

**Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786
2007	47,184,656	9,968,066	48,424,897	10,109,947	6,409,250	200,498	3,599,954	309,966
2008	42,535,711	11,435,862	43,250,769	12,651,844	4,214,592	243,800	4,655,756	363,755
2009	46,726,926	13,656,308	43,664,739	20,659,398	4,536,074	510,763	4,037,875	367,119
2010	45,575,530	6,158,628	46,524,424	8,527,737	4,007,322	970,054	3,648,928	337,354
2011	38,175,180	9,765,893	43,757,605	10,797,487	4,745,584	615,634	3,299,246	325,939

% of Written Premium						% of Earned Premium					
Year	Direct		Direct		Defense & Cost Containment		Other		Underwriting		
	Losses Paid	Incurred	Losses Incurred	Expenses Incurred	Expenses Incurred	Underwriting Expenses	Underwriting Results	Underwriting Results	Underwriting Results		
1997	13.88%	8.39%		15.89%		8.15%		32.43%			
1998	71.71%	91.54%		1.07%		10.66%		103.27%			
1999	64.03%	69.03%		15.75%		9.48%		94.26%			
2000	32.57%	62.04%		28.21%		16.57%		106.82%			
2001	40.71%	105.21%		22.26%		11.63%		139.11%			
2002	41.31%	138.93%		42.92%		10.76%		192.61%			
2003	24.31%	65.50%		19.73%		6.48%		91.71%			
2004	29.13%	62.14%		11.89%		7.80%		81.84%			
2005	25.05%	64.10%		14.02%		8.50%		86.62%			
2006	43.31%	22.91%		5.04%		7.89%		35.84%			
2007	21.13%	20.88%		13.24%		8.49%		42.60%			
2008	26.89%	29.25%		9.74%		12.17%		51.17%			
2009	29.23%	47.31%		10.39%		11.26%		68.96%			
2010	13.51%	18.33%		8.61%		10.65%		37.60%			
2011	28.58%	24.68%		10.85%		9.69%		45.21%			

Data based on state page and does not include expense items that are not reported by line or by state.

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$101,850,006	\$55,287,687	54.3%	\$101,923,637	\$54,273,811	53.2%	-13.8%
1998	\$81,659,276	\$70,653,953	86.5%	\$88,559,722	\$48,185,927	54.4%	-19.8%
1999	\$94,908,930	\$63,975,010	67.4%	\$93,676,069	\$68,353,073	73.0%	16.2%
2000	\$92,838,702	\$63,822,270	68.7%	\$91,969,348	\$65,056,683	70.7%	-2.2%
2001	\$109,081,421	\$76,730,820	70.3%	\$97,027,590	\$79,027,069	81.4%	17.5%
2002	\$171,916,338	\$108,669,530	63.2%	\$156,106,364	\$167,928,369	107.6%	57.6%
2003	\$186,479,369	\$83,749,885	44.9%	\$169,970,363	\$164,309,442	96.7%	8.5%
2004	\$205,581,129	\$110,138,156	53.6%	\$202,933,059	\$100,898,894	49.7%	10.2%
2005	\$190,032,878	\$77,579,894	40.8%	\$192,382,331	\$88,557,355	46.0%	-7.6%
2006	\$189,392,763	\$71,311,677	37.7%	\$191,945,065	\$64,755,507	33.7%	-0.3%
2007	\$169,414,625	\$79,077,895	46.7%	\$173,191,830	\$21,078,113	12.2%	-10.5%
2008	\$164,271,452	\$52,799,664	32.1%	\$167,197,843	\$26,633,906	15.9%	-3.0%
2009	\$155,867,385	\$76,864,434	49.3%	\$159,189,839	\$47,022,591	29.5%	-5.1%
2010	\$145,448,052	\$44,688,165	30.7%	\$145,360,028	\$44,309,035	30.5%	-6.7%
2011	\$138,335,771	\$54,208,628	39.2%	\$142,561,037	\$30,166,875	21.2%	-4.9%

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.4%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.5%	20.9%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.0%	-36.9%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.0%	107.2%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.2%	18.6%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.9%	34.6%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.5%	22.3%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.1%	1.5%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.1%	3.4%
2006	\$49,120,606	\$21,272,422	43.31%	\$48,388,148	\$11,085,405	22.9%	15.7%
2007	\$47,184,656	\$9,968,066	21.13%	\$48,424,897	\$10,109,947	20.9%	-3.9%
2008	\$42,535,711	\$11,435,862	26.89%	\$43,250,769	\$12,651,844	29.3%	-9.9%
2009	\$46,726,926	\$13,656,308	29.23%	\$43,664,739	\$20,659,398	47.3%	9.9%
2010	\$45,600,922	-\$4,315,363	-9.46%	\$46,549,816	-\$19,076,608	-41.0%	-2.4%
2011	\$38,175,180	\$9,765,893	25.58%	\$43,757,605	\$10,532,328	24.1%	-16.3%

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1999-2003	2000-2004	2001-2005	2002-2006	2003-2007	2004-2008	2005-2009	2006-2011
Physicians	89.2%	85.4%	77.5%	71.1%	53.0%	38.4%	29.0%	18.2%
Dentists	16.0%	10.3%	13.1%	11.5%	14.8%	32.8%	53.5%	30.3%
Nurses	32.8%	43.4%	8.3%	1.9%	24.5%	22.6%	11.2%	24.8%
Hospitals	77.9%	67.0%	67.8%	43.5%	24.5%	15.7%	9.6%	13.0%
Other	157.6%	102.4%	76.4%	79.2%	72.6%	17.9%	72.0%	41.9%
Total	89.5%	80.4%	73.4%	64.2%	47.2%	32.5%	28.1%	19.3%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	-19.4%
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.8%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.8%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.1%	\$104,503,104	\$20,097,063	19.2%	-6.0%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	-1.9%
1998	\$3,387,756	\$1,454,934	42.9%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.1%	\$4,660,048	-\$2,064,230	-44.3%	6.9%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	7.6%
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.0%	\$1,733,699	\$368,452	21.3%	1.4%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

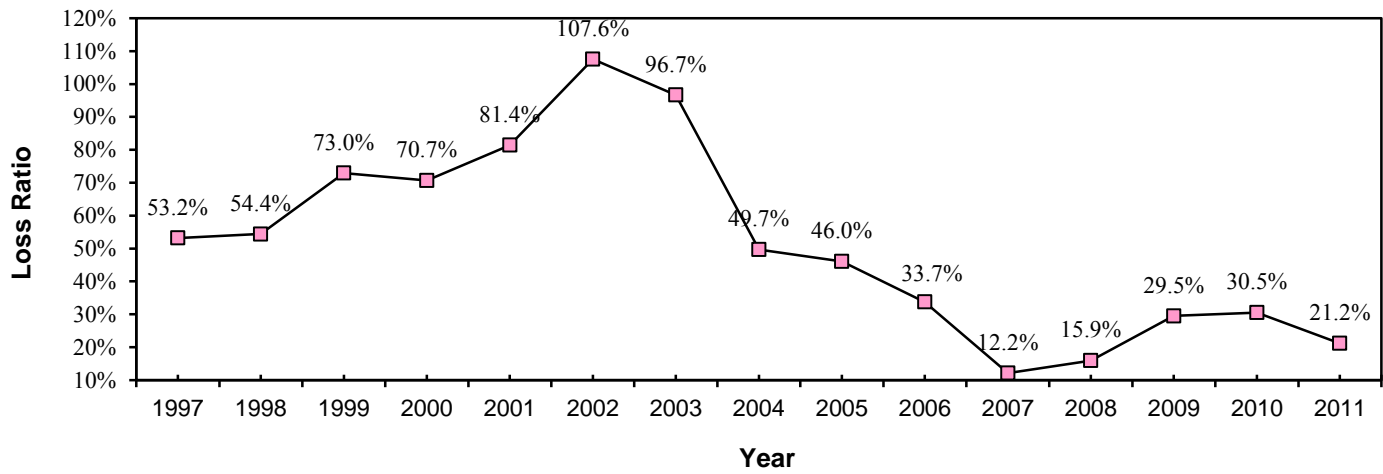
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	-11.7%
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.7%	\$26,472,722	\$10,375,129	39.2%	-2.2%

MEDICAL MALPRACTICE FINANCIAL RESULTS

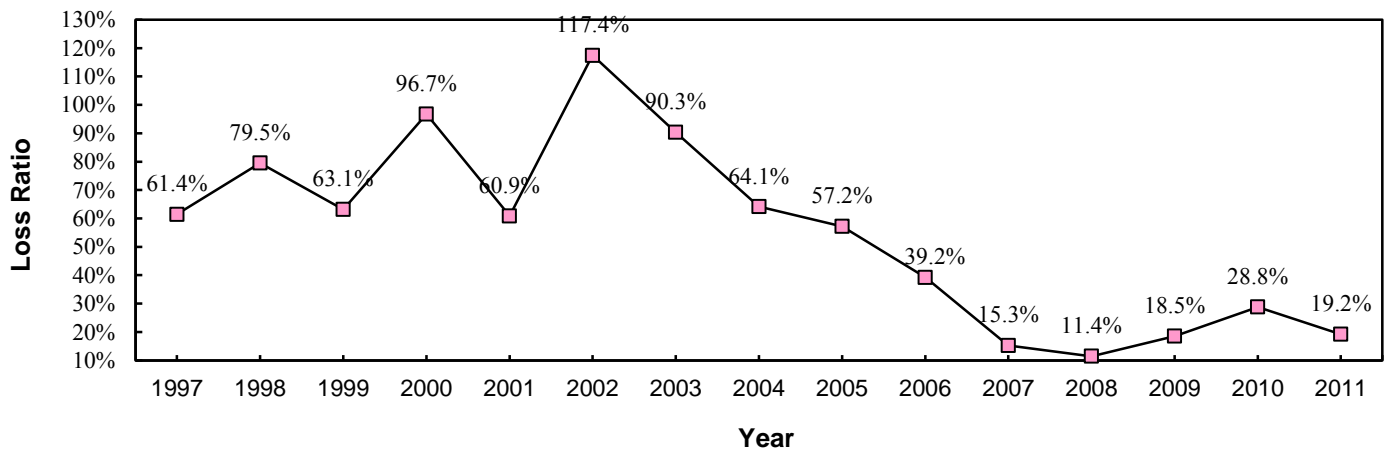
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	4.8%
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.9%	\$5,191,464	\$1,390,461	26.8%	-7.9%

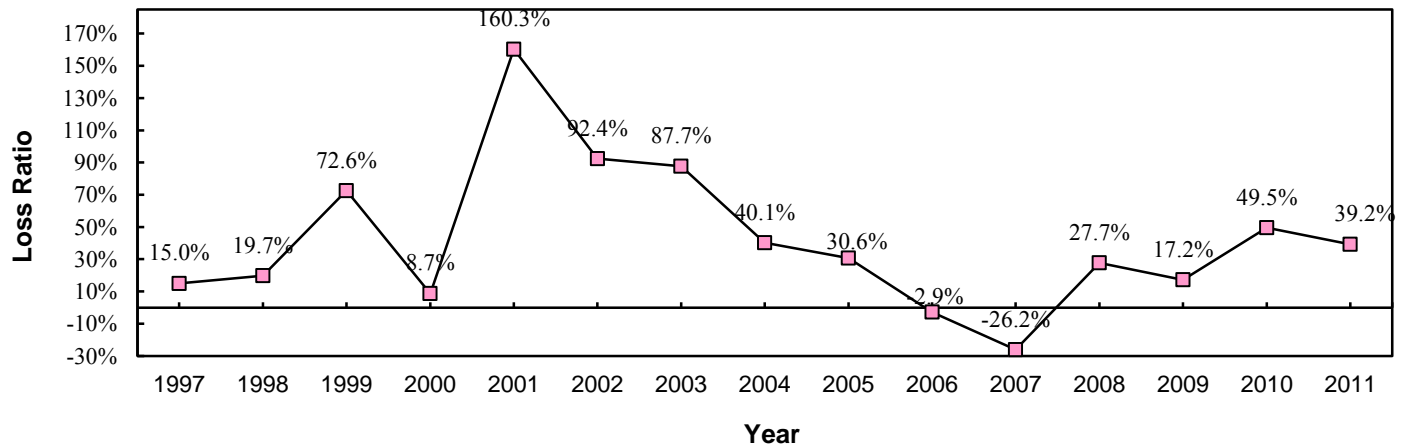
Missouri Loss Ratio All Medical Care Providers



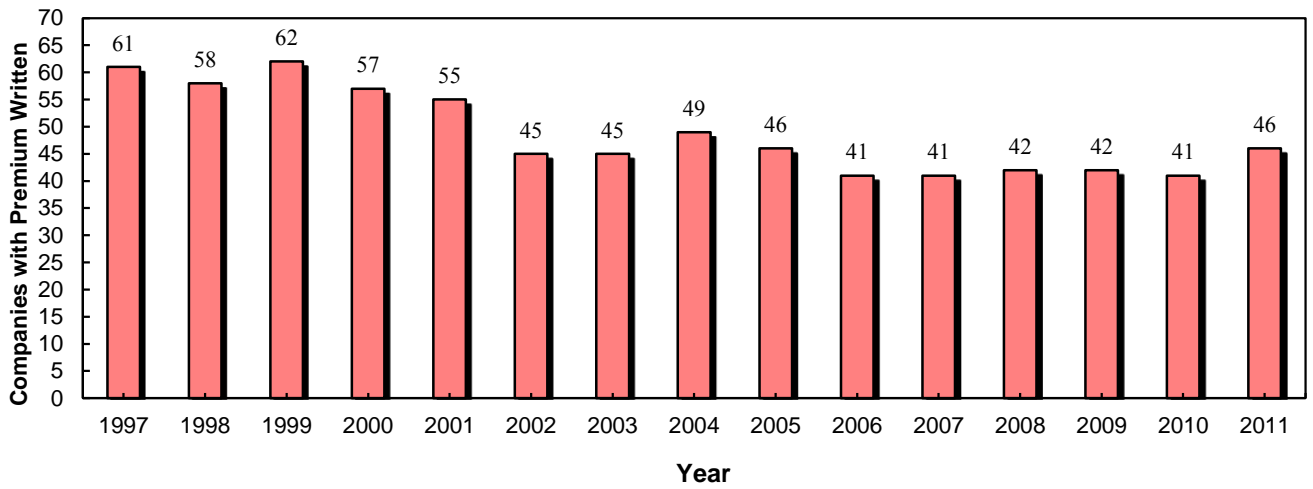
Physicians & Surgeons



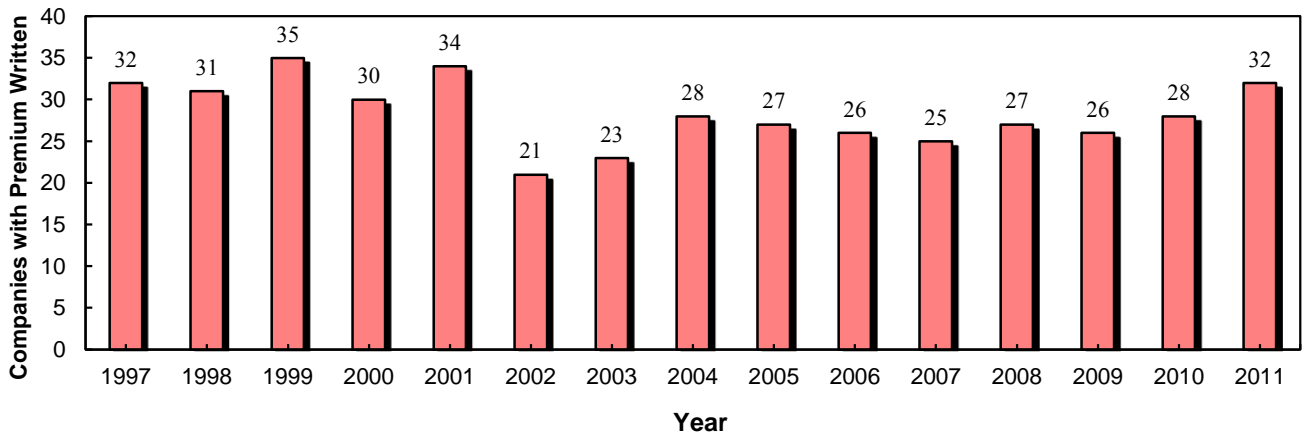
Hospitals



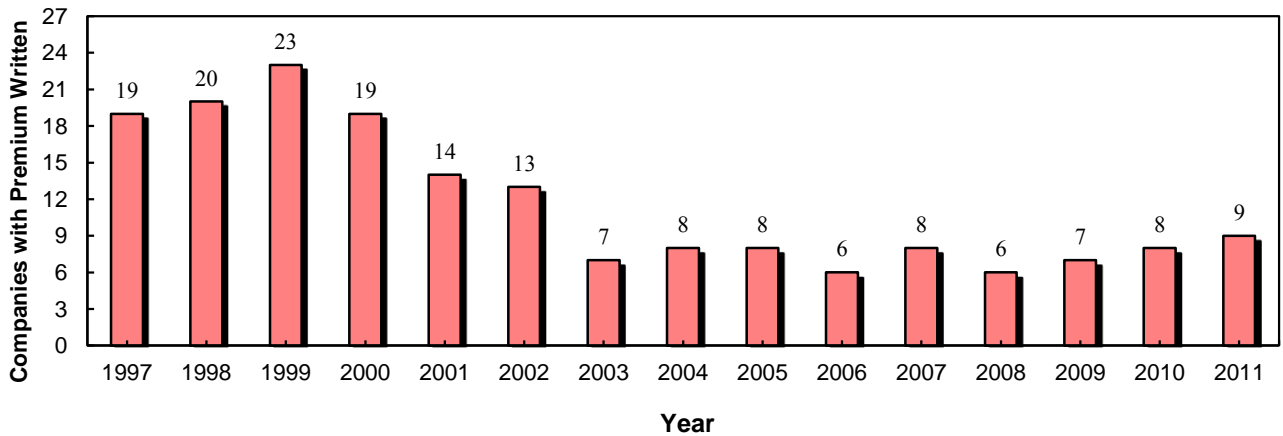
Companies Writing Medical Malpractice Insurance All Medical Care Providers



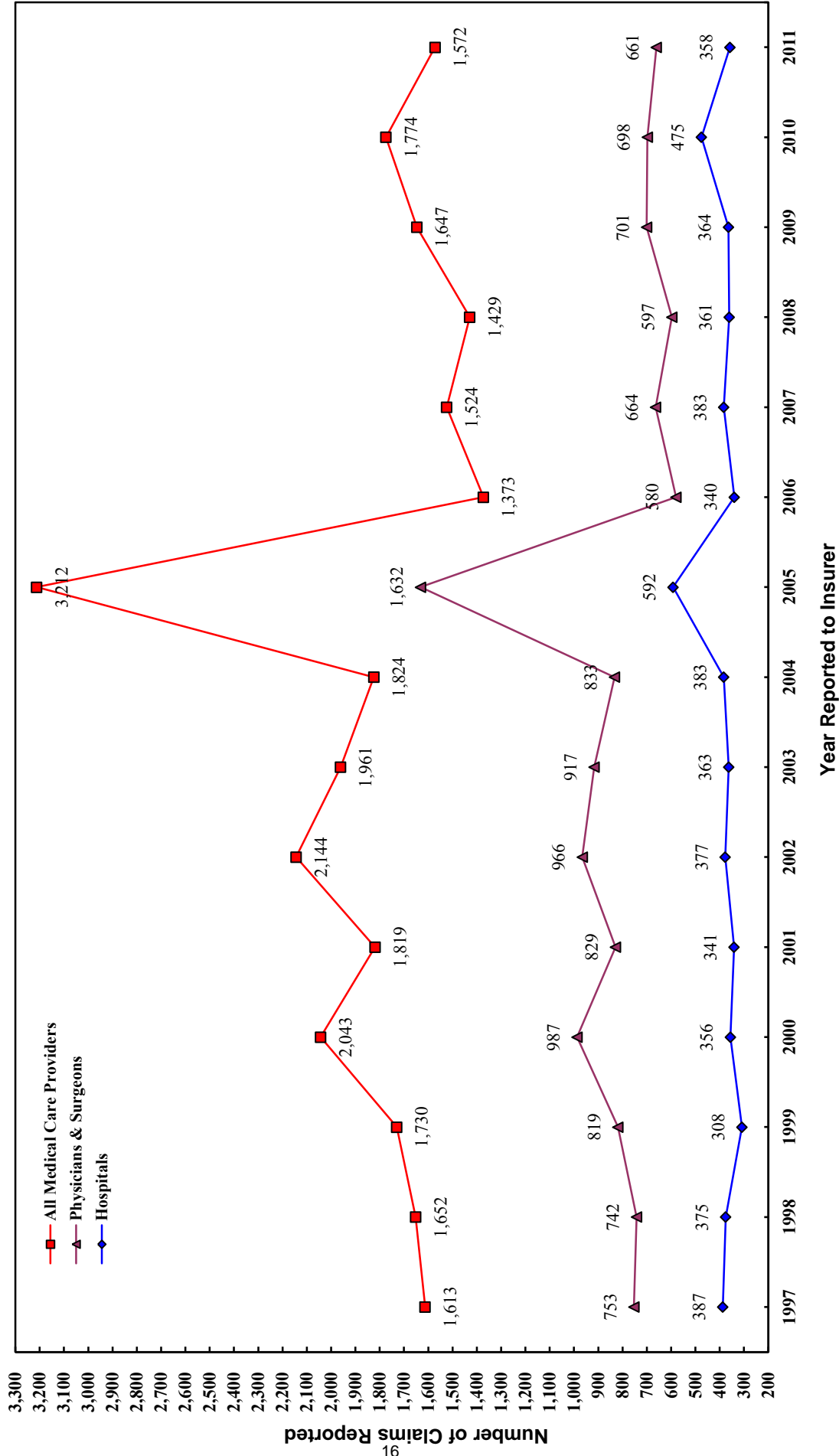
Physicians & Surgeons



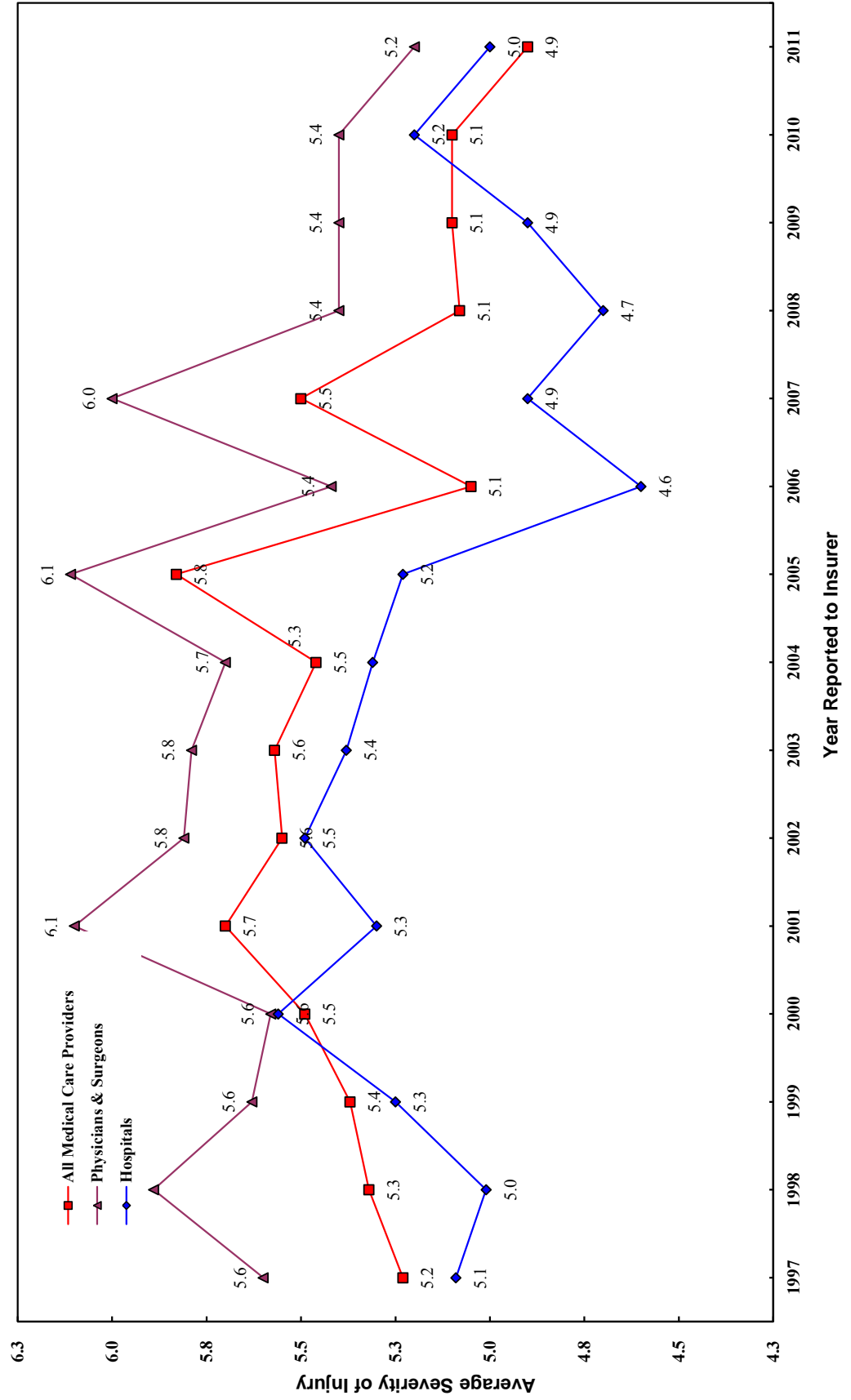
Hospitals



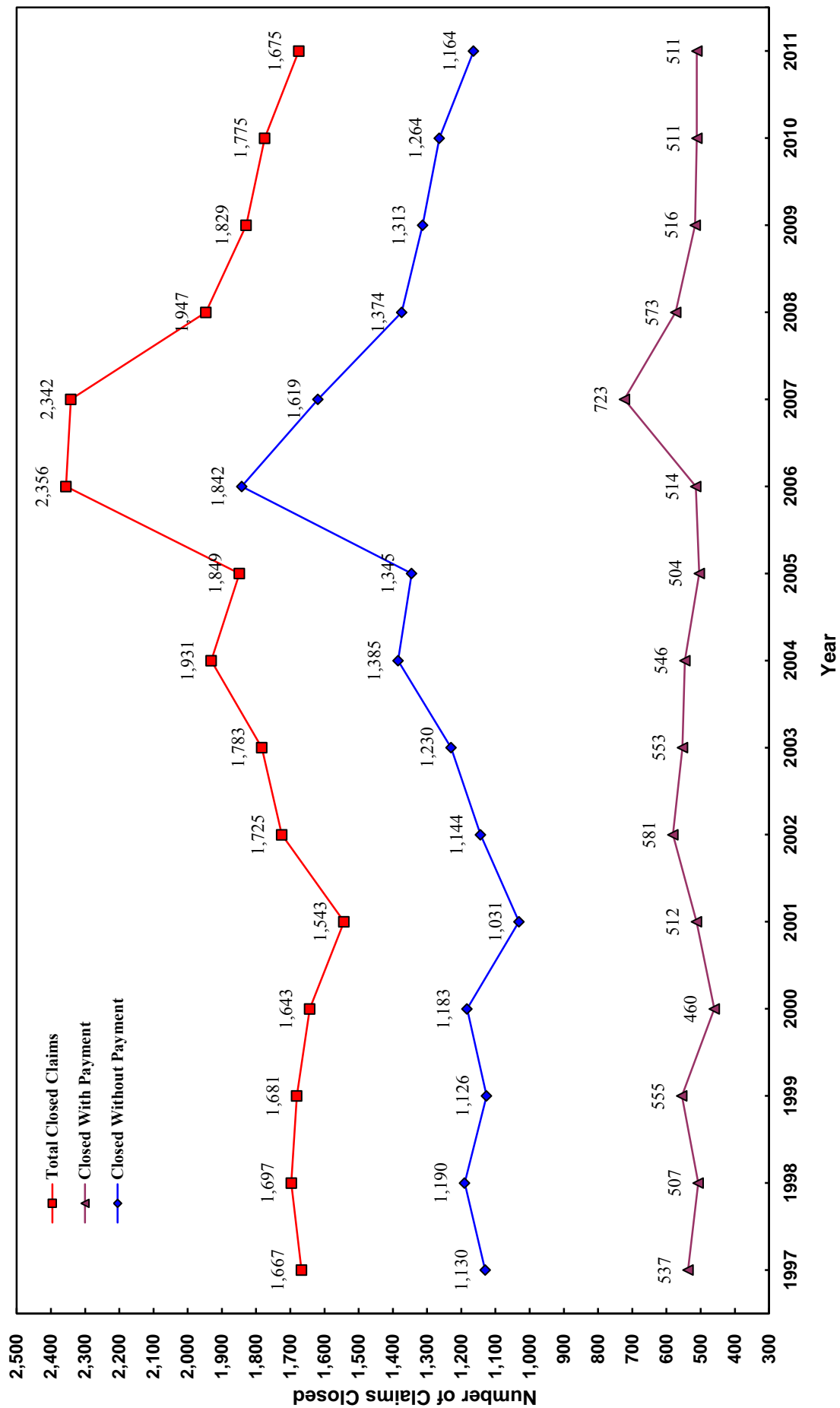
Claim Count Reported to Insurer



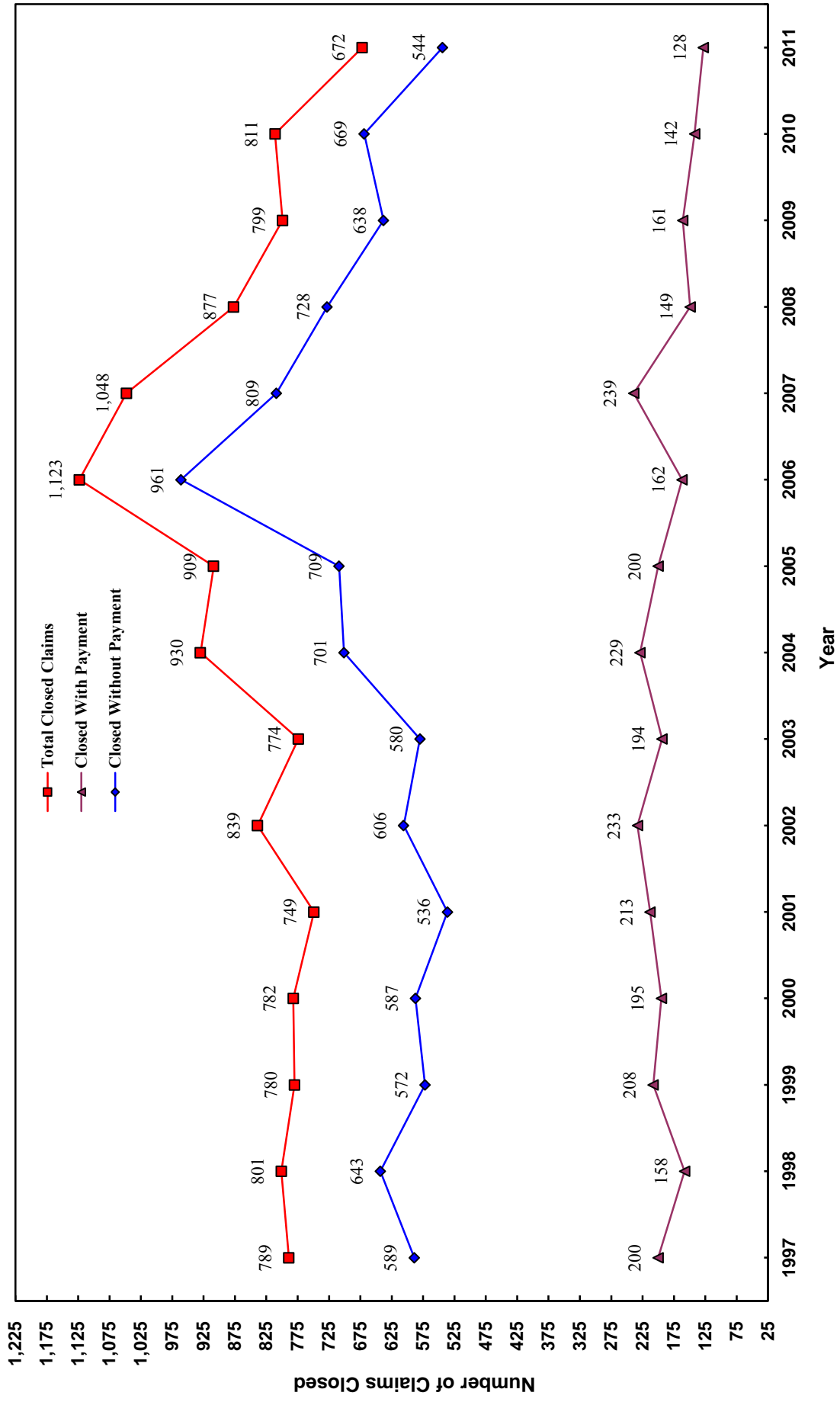
**Average Injury Severity of Claims
Reported to Insurer**



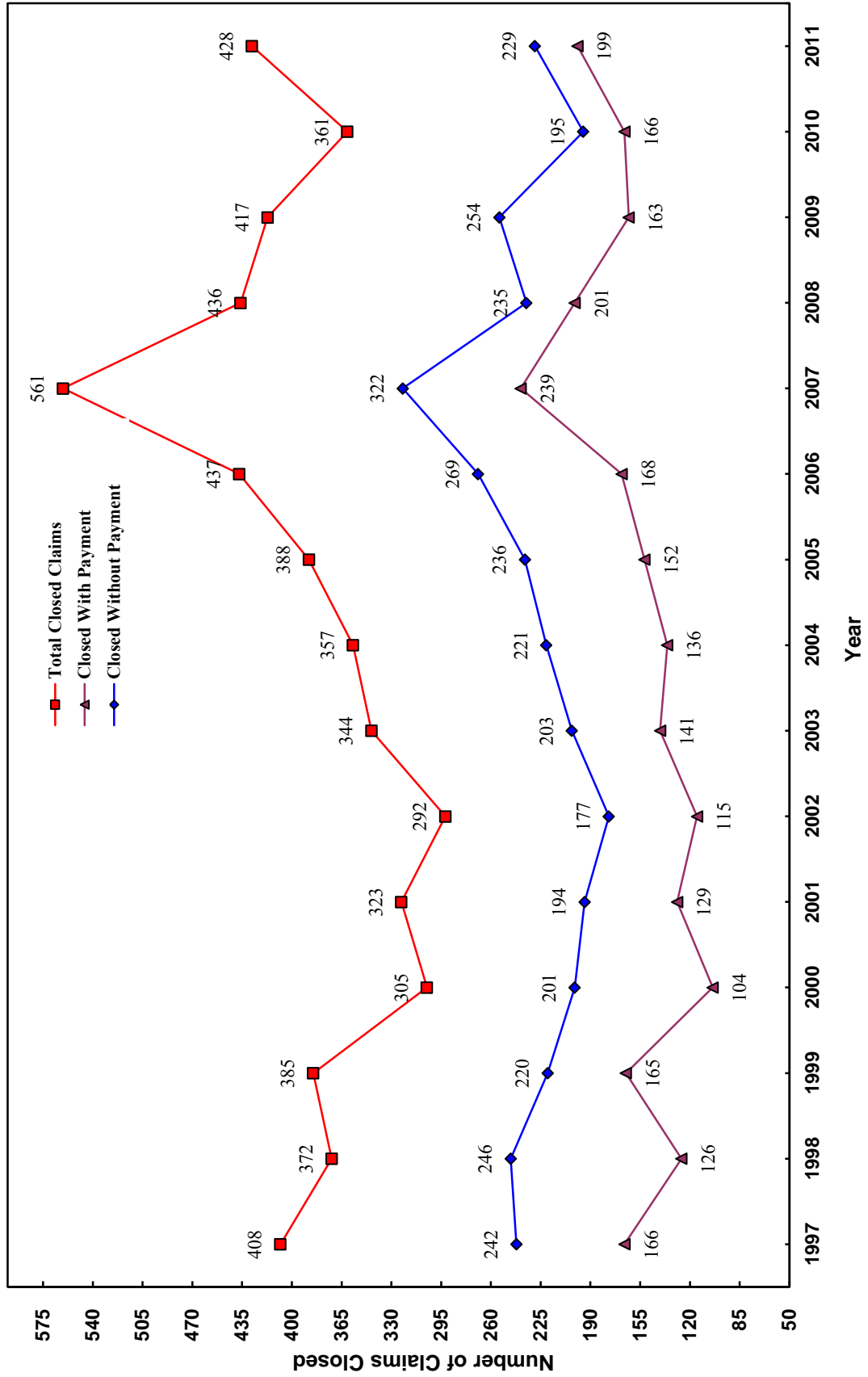
Closed Claim Count All Medical Care Providers



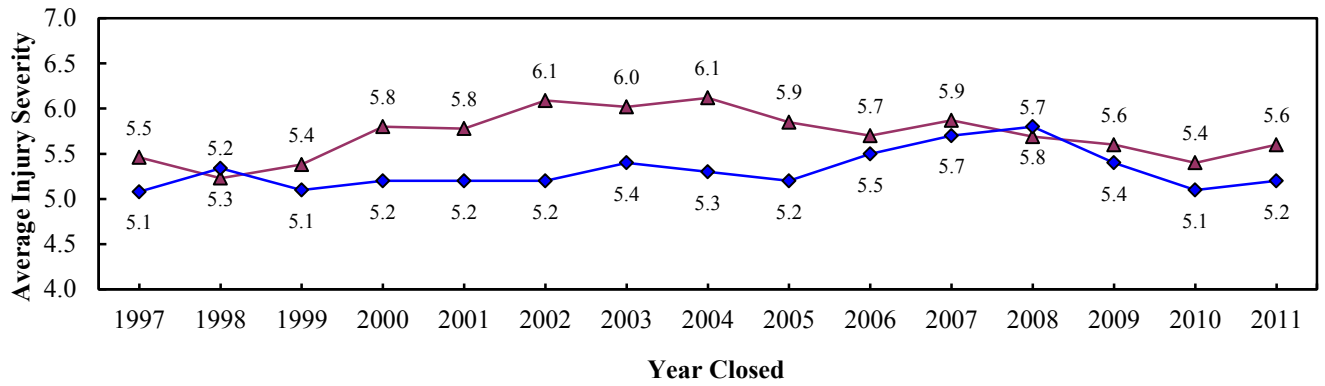
Closed Claim Count Physicians & Surgeons



Closed Claim Count Hospitals

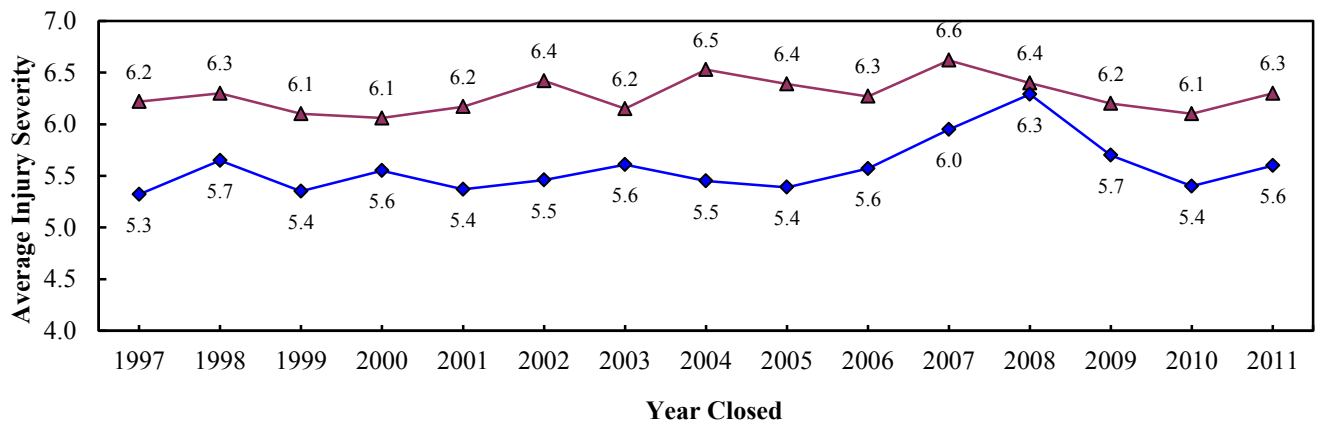


Average Injury Severity of Closed Claims All Medical Care Providers



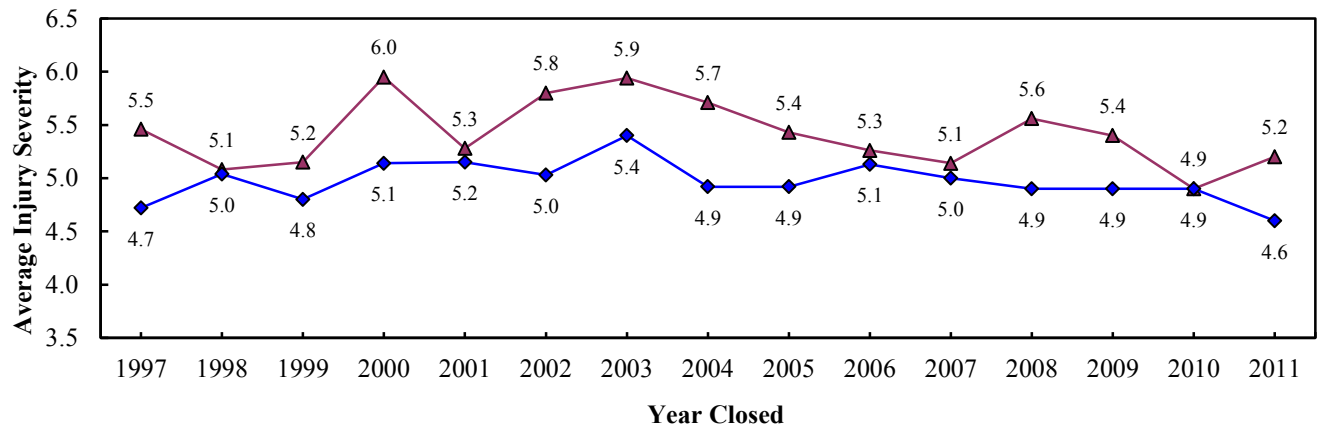
—▲— Closed With Payment —◆— Closed Without Payment

Physicians and Surgeons



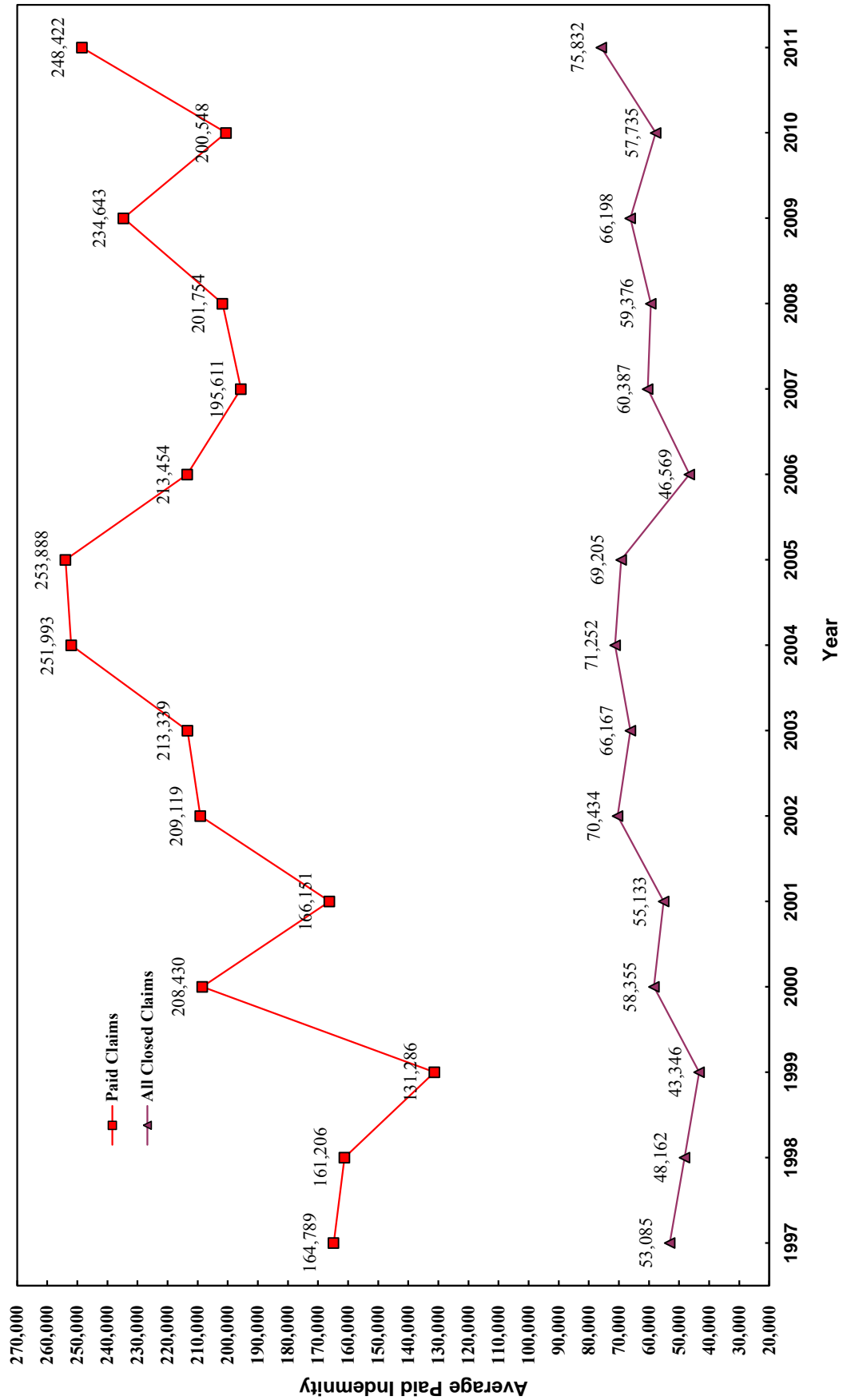
—▲— Closed With Payment —◆— Closed Without Payment

Hospitals

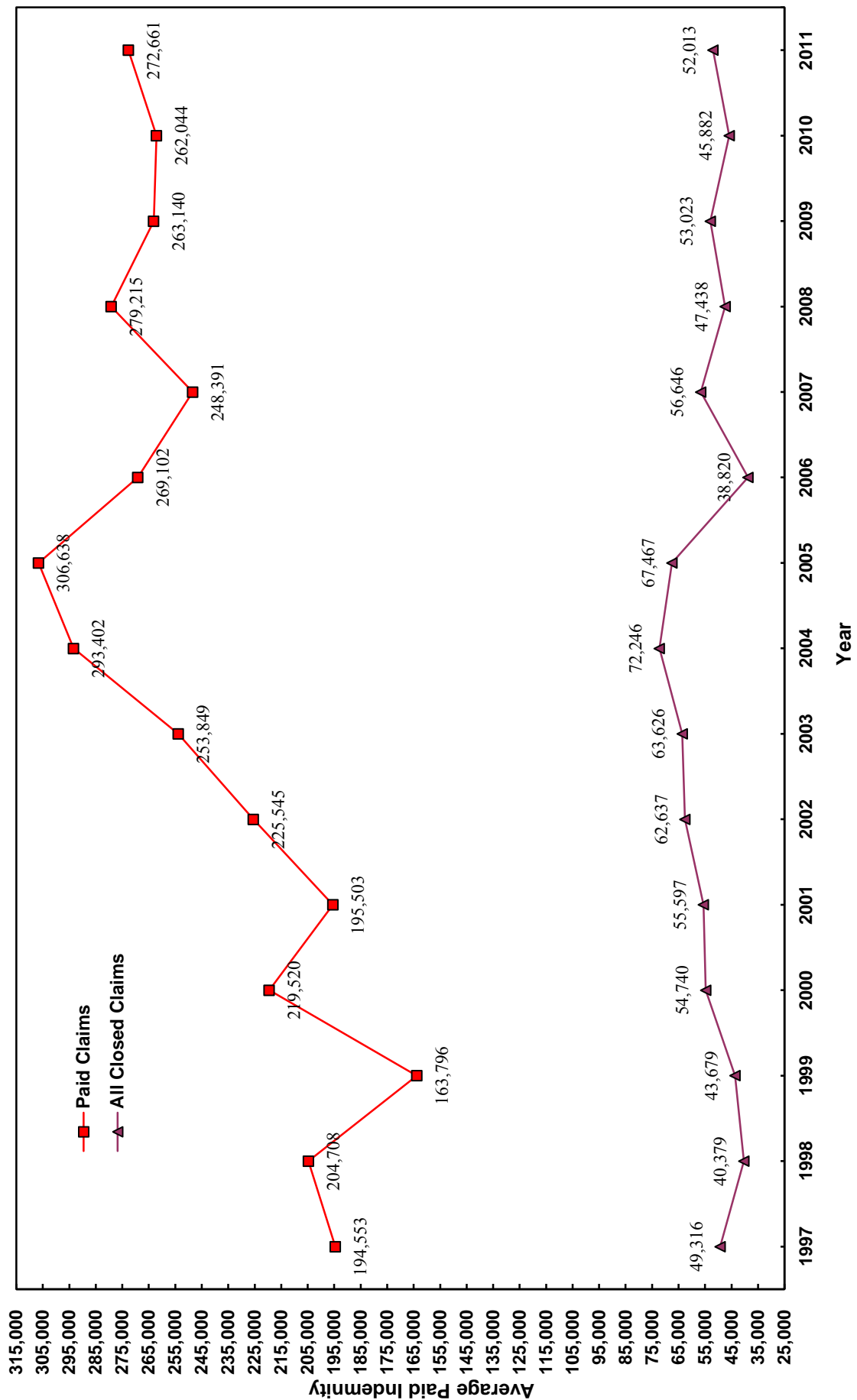


—▲— Closed With Payment —◆— Closed Without Payment

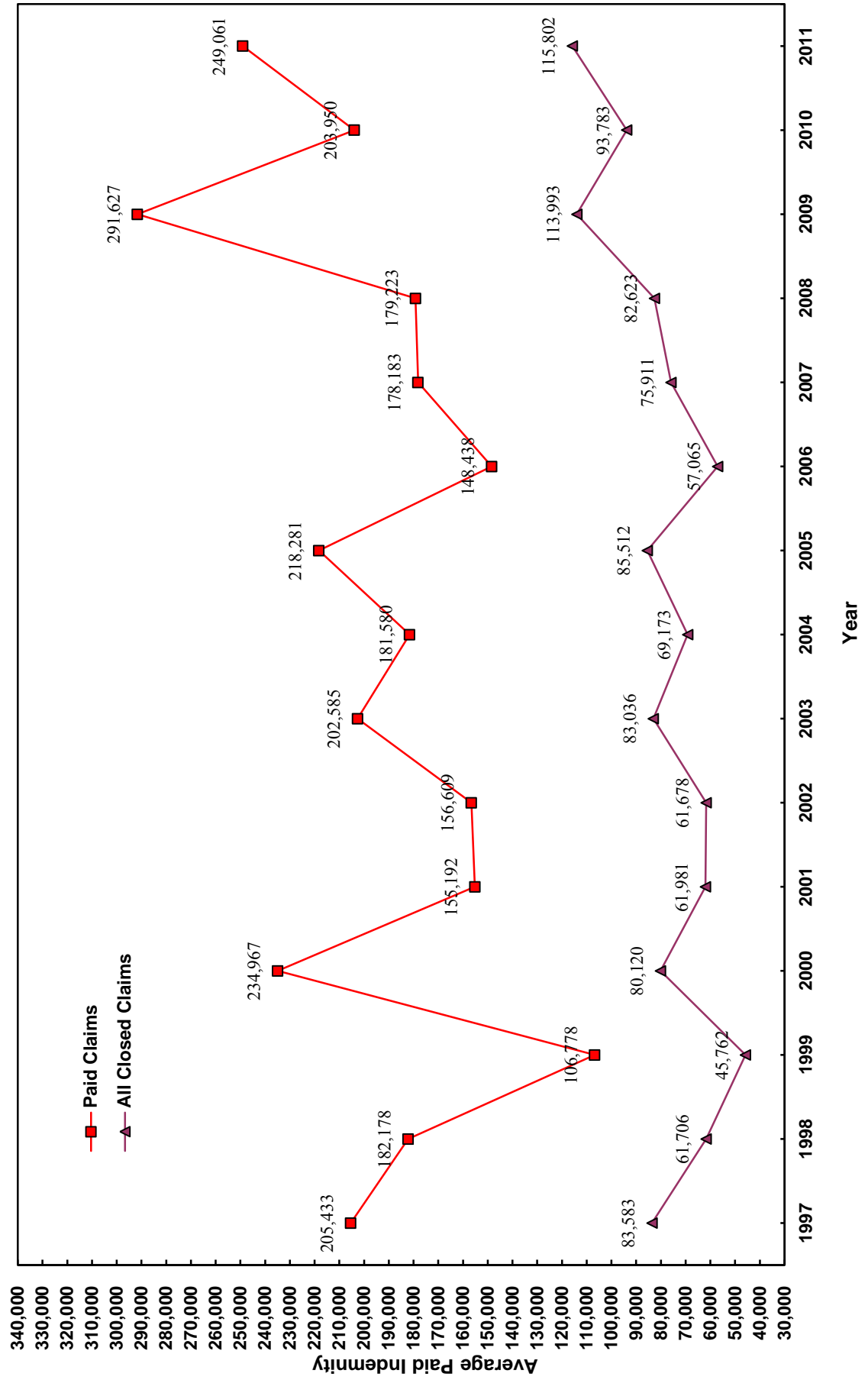
**All Medical Care Providers
Average Indemnity Paid**



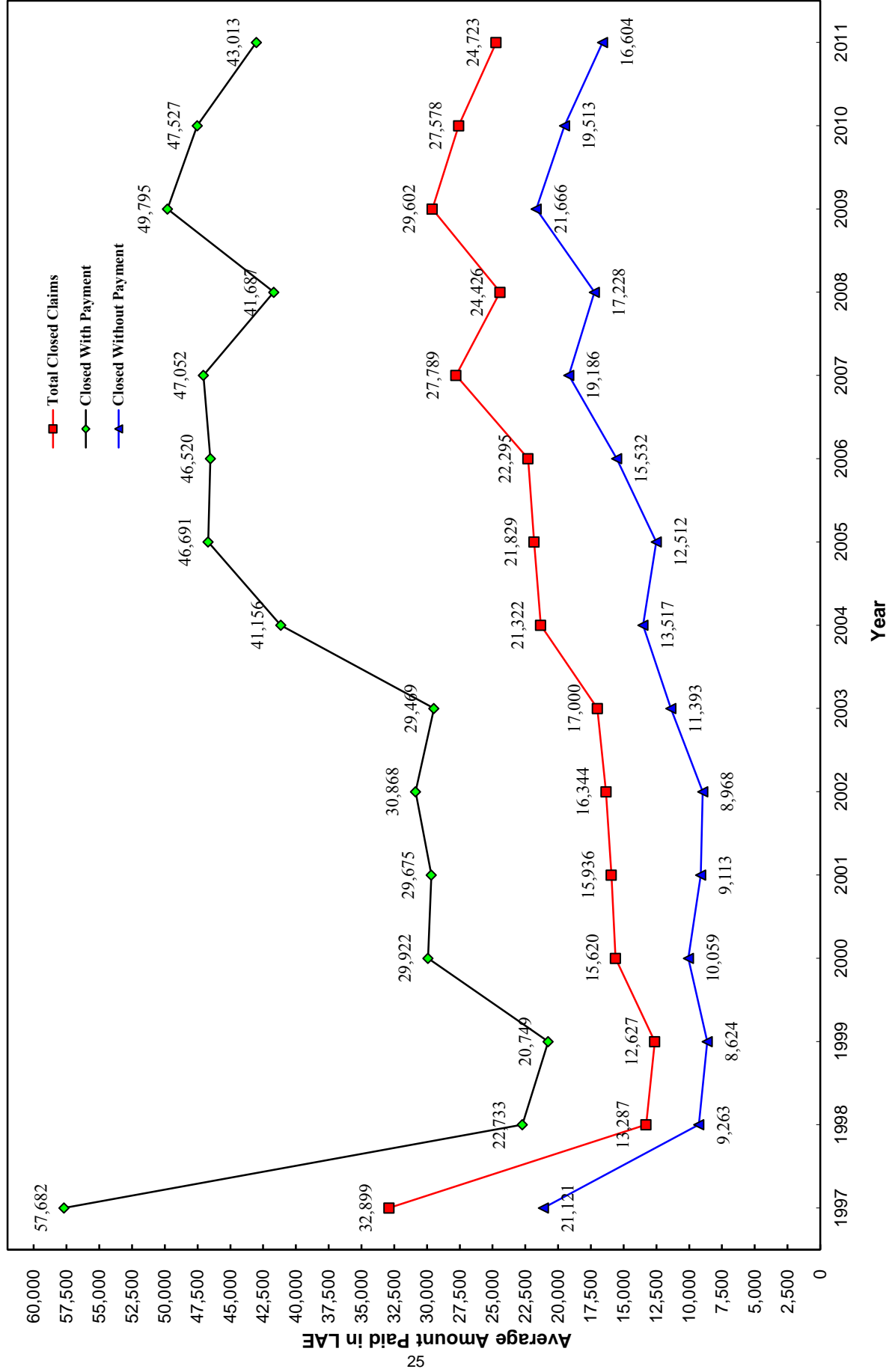
Physicians & Surgeons Average Indemnity Paid



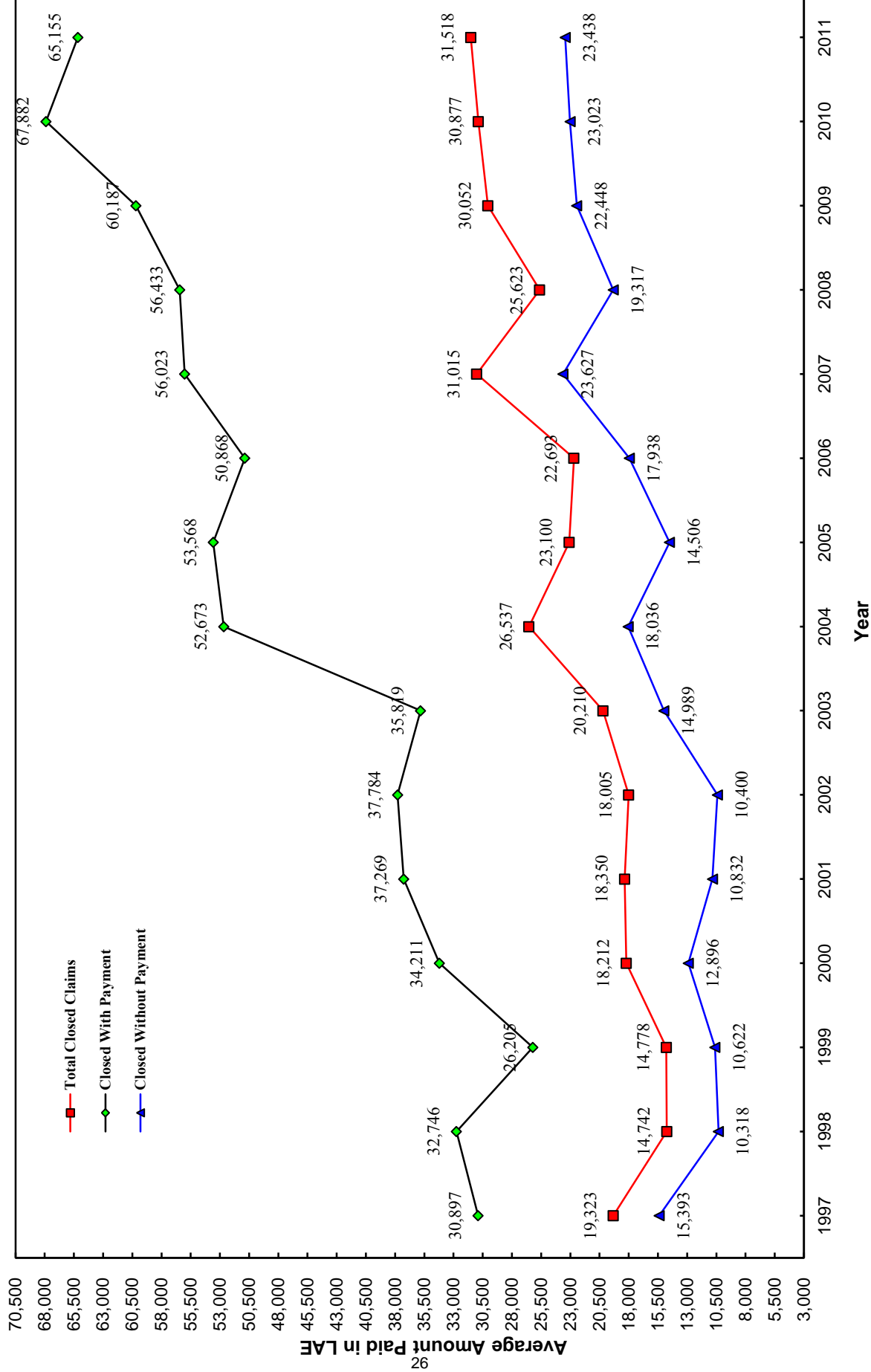
Hospitals Average Indemnity Paid



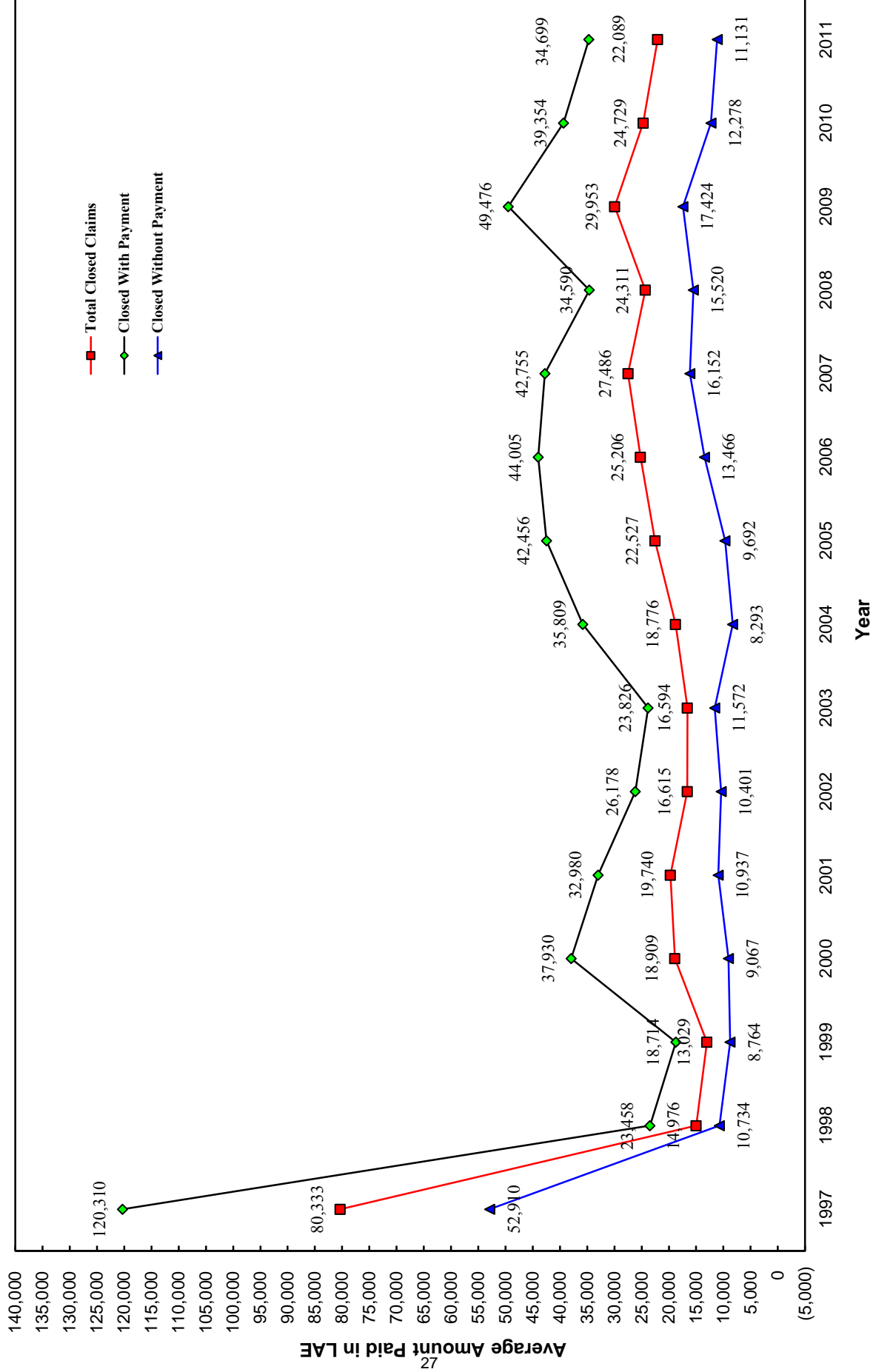
Loss Adjustment Expense All Medical Care Providers



Loss Adjustment Expense Physicians & Surgeons



Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction, 1997-2011
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	4	2	\$105,559	\$52,780
003	ANDREW	80	26	\$7,836,500	\$301,404
005	ATCHISON	2	1	\$15,000	\$15,000
007	AUDRAIN	67	16	\$3,604,728	\$225,296
009	BARRY	22	11	\$2,338,978	\$212,634
011	BARTON	14	5	\$920,000	\$184,000
013	BATES	17	5	\$577,000	\$115,400
015	BENTON	2	1	\$17,500	\$17,500
017	BOLLINGER	3	0	\$0	\$0
019	BOONE	804	169	\$41,799,766	\$247,336
021	BUCHANAN	496	157	\$35,514,104	\$226,204
023	BUTLER	242	76	\$11,028,096	\$145,107
025	CALDWELL	1	0	\$0	\$0
027	CALLAWAY	29	9	\$1,923,000	\$213,667
029	CAMDEN	162	53	\$9,105,900	\$171,809
031	CAPE GIRARDEAU	335	79	\$18,209,510	\$230,500
033	CARROLL	4	1	\$600,000	\$600,000
035	CARTER	4	0	\$0	\$0
037	CASS	52	23	\$3,385,379	\$147,190
039	CEDAR	8	2	\$153,500	\$76,750
041	CHARITON	1	0	\$0	\$0
043	CHRISTIAN	14	3	\$385,000	\$128,333
045	CLARK	3	1	\$50,000	\$50,000
047	CLAY	666	162	\$28,608,760	\$176,597
049	CLINTON	19	7	\$1,005,752	\$143,679
051	COLE	337	76	\$15,496,567	\$203,902
053	COOPER	17	10	\$609,250	\$60,925
055	CRAWFORD	23	9	\$1,488,233	\$165,359
057	DADE	4	2	\$520,000	\$260,000
059	DALLAS	6	3	\$1,465,000	\$488,333
061	DAVIESS	1	1	\$100,000	\$100,000
063	DE KALB	2	1	\$17,000	\$17,000
065	DENT	20	5	\$1,312,300	\$262,460
067	DOUGLAS	3	2	\$1,209,844	\$604,922
069	DUNKLIN	63	23	\$3,235,250	\$140,663
071	FRANKLIN	75	12	\$3,385,988	\$282,166
073	GASCONADE	4	0	\$0	\$0
075	GENTRY	3	0	\$0	\$0
077	GREENE	1,034	351	\$107,019,126	\$304,898
079	GRUNDY	6	3	\$485,000	\$161,667
081	HARRISON	9	1	\$180,000	\$180,000
083	HENRY	29	7	\$674,498	\$96,357
087	HOLT	3	1	\$87,500	\$87,500
089	HOWARD	4	2	\$28,500	\$14,250
091	HOWELL	82	27	\$3,631,860	\$134,513
093	IRON	4	2	\$384,466	\$192,233
095	JACKSON	4,612	1,526	\$362,143,482	\$237,316
097	JASPER	686	279	\$105,188,194	\$377,019
099	JEFFERSON	258	60	\$9,180,744	\$153,012

Medical Malpractice Claims by County of Jurisdiction, 1997-2011
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
101	JOHNSON	122	51	\$12,703,207	\$249,082
103	KNOX	3	2	\$162,500	\$81,250
105	LACLEDE	29	11	\$1,990,000	\$180,909
107	LAFAYETTE	16	9	\$1,164,000	\$129,333
109	LAWRENCE	22	13	\$1,388,367	\$106,797
111	LEWIS	1	1	\$90,000	\$90,000
113	LINCOLN	17	5	\$248,500	\$49,700
115	LINN	13	4	\$130,977	\$32,744
117	LIVINGSTON	12	3	\$593,000	\$197,667
119	MCDONALD	4	2	\$117,500	\$58,750
121	MACON	13	5	\$2,243,000	\$448,600
123	MADISON	63	21	\$4,418,735	\$210,416
125	MARIES	4	3	\$600,000	\$200,000
127	MARION	122	43	\$13,163,532	\$306,129
129	MERCER	4	0	\$0	\$0
131	MILLER	10	2	\$83,000	\$41,500
133	MISSISSIPPI	7	2	\$67,898	\$33,949
135	MONITEAU	9	2	\$55,000	\$27,500
137	MONROE	3	0	\$0	\$0
139	MONTGOMERY	10	4	\$990,000	\$247,500
141	MORGAN	17	3	\$365,000	\$121,667
143	NEW MADRID	27	8	\$1,410,000	\$176,250
145	NEWTON	103	40	\$3,177,500	\$79,438
147	NODAWAY	26	8	\$735,350	\$91,919
149	OREGON	1	1	\$35,000	\$35,000
151	OSAGE	3	2	\$13,069	\$6,535
153	OZARK	2	0	\$0	\$0
155	PEMISCOT	25	10	\$1,809,699	\$180,970
157	PERRY	18	3	\$444,000	\$148,000
159	PETTIS	112	33	\$8,743,263	\$264,947
161	PHELPS	153	48	\$11,236,472	\$234,093
163	PIKE	24	3	\$818,500	\$272,833
165	PLATTE	60	21	\$3,532,198	\$168,200
167	POLK	78	34	\$4,094,987	\$120,441
169	PULASKI	29	12	\$3,749,750	\$312,479
171	PUTNAM	6	1	\$17,500	\$17,500
173	RALLS	2	0	\$0	\$0
175	RANDOLPH	36	17	\$3,670,133	\$215,890
177	RAY	9	2	\$344,000	\$172,000
179	REYNOLDS	11	6	\$339,875	\$56,646
181	RIPLEY	13	4	\$716,587	\$179,147
183	ST. CHARLES	339	82	\$14,328,242	\$174,735
185	ST. CLAIR	23	8	\$3,127,500	\$390,938
186	STE. GENEVIEVE	20	5	\$1,237,500	\$247,500
187	ST. FRANCOIS	135	40	\$7,222,849	\$180,571
189	ST. LOUIS	3,452	826	\$170,451,227	\$206,357
195	SALINE	39	16	\$4,240,500	\$265,031
197	SCHUYLER	1	1	\$100,000	\$100,000
199	SCOTLAND	8	1	\$5,000	\$5,000

Medical Malpractice Claims by County of Jurisdiction, 1997-2011
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
201	SCOTT	196	61	\$12,315,590	\$201,895
205	SHELBY	5	0	\$0	\$0
207	STODDARD	19	5	\$1,180,624	\$236,125
209	STONE	9	5	\$587,500	\$117,500
211	SULLIVAN	2	0	\$0	\$0
213	TANEY	124	43	\$7,727,775	\$179,716
215	TEXAS	28	4	\$430,250	\$107,563
217	VERNON	58	27	\$6,847,119	\$253,597
219	WARREN	6	5	\$2,950,000	\$590,000
221	WASHINGTON	15	1	\$120,000	\$120,000
223	WAYNE	7	3	\$460,000	\$153,333
225	WEBSTER	9	1	\$15,000	\$15,000
227	WORTH	4	3	\$705,000	\$235,000
229	WRIGHT	5	1	\$60,000	\$60,000
510	ST. LOUIS CITY	3,422	1,042	\$351,235,816	\$337,079
990	Guaranty Fund	368	142	\$19,571,079	\$137,825
991	Appellate Court	25	2	\$320,315	\$160,158
992	Out of State	212	74	\$27,404,762	\$370,335
993	Federal Court	1,097	105	\$22,455,625	\$213,863
999	Other or Unknown	115	34	\$7,863,954	\$231,293

Medical Malpractice Claims by County of Jurisdiction, 2011
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	14	3	\$835,000	\$278,333
007	AUDRAIN	4	1	\$156,083	\$156,083
009	BARRY	2	0	\$0	\$0
017	BOLLINGER	1	0	\$0	\$0
019	BOONE	62	12	\$3,725,000	\$310,417
021	BUCHANAN	25	6	\$481,500	\$80,250
023	BUTLER	20	7	\$2,990,000	\$427,143
027	CALLAWAY	3	1	\$75,000	\$75,000
029	CAMDEN	13	5	\$1,052,500	\$210,500
031	CAPE GIRARDEAU	20	3	\$547,500	\$182,500
033	CARROLL	2	1	\$600,000	\$600,000
037	CASS	9	4	\$537,000	\$134,250
043	CHRISTIAN	2	1	\$10,000	\$10,000
047	CLAY	75	21	\$3,918,000	\$186,571
049	CLINTON	4	2	\$175,000	\$87,500
051	COLE	24	4	\$3,635,000	\$908,750
055	CRAWFORD	1	0	\$0	\$0
065	DENT	5	2	\$190,000	\$95,000
069	DUNKLIN	14	0	\$0	\$0
071	FRANKLIN	5	0	\$0	\$0
077	GREENE	85	45	\$17,544,722	\$389,883
081	HARRISON	2	1	\$180,000	\$180,000
083	HENRY	1	1	\$50,000	\$50,000
091	HOWELL	6	1	\$3,360	\$3,360
095	JACKSON	236	74	\$27,194,048	\$367,487
097	JASPER	40	20	\$7,470,775	\$373,539
099	JEFFERSON	18	6	\$665,000	\$110,833
101	JOHNSON	5	2	\$835,000	\$417,500
105	LACLEDE	2	2	\$400,000	\$200,000
107	LAFAYETTE	3	3	\$712,500	\$237,500
113	LINCOLN	2	2	\$95,000	\$47,500
115	LINN	2	1	\$50,000	\$50,000
123	MADISON	1	1	\$125,000	\$125,000
127	MARION	14	13	\$6,032,000	\$464,000
133	MISSISSIPPI	2	0	\$0	\$0
139	MONTGOMERY	2	0	\$0	\$0
141	MORGAN	1	1	\$25,000	\$25,000
145	NEWTON	2	1	\$150,000	\$150,000
159	PETTIS	6	0	\$0	\$0
161	PHELPS	7	1	\$65,195	\$65,195
163	PIKE	5	0	\$0	\$0
165	PLATTE	9	2	\$300,000	\$150,000
167	POLK	7	3	\$550,000	\$183,333
171	PUTNAM	2	0	\$0	\$0
177	RAY	4	0	\$0	\$0
183	ST. CHARLES	18	3	\$592,500	\$197,500
186	STE. GENEVIEVE	5	0	\$0	\$0
187	ST. FRANCOIS	6	3	\$647,813	\$215,938
189	ST. LOUIS	268	67	\$13,697,995	\$204,448
195	SALINE	3	1	\$499,000	\$499,000

Medical Malpractice Claims by County of Jurisdiction, 2011
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
201	SCOTT	10	2	\$150,000	\$75,000
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	14	5	\$1,226,449	\$245,290
217	VERNON	4	4	\$1,880,000	\$470,000
221	WASHINGTON	2	0	\$0	\$0
227	WORTH	1	0	\$0	\$0
510	ST. LOUIS CITY	191	59	\$20,876,741	\$353,843
992	Out of State	17	8	\$3,555,629	\$444,454
993	Federal Court	55	1	\$175,000	\$175,000
999	Other or Unknown	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	5	1	\$95,000	\$95,000
007	AUDRAIN	13	2	\$109,530	\$54,765
013	BATES	3	2	\$175,000	\$87,500
019	BOONE	77	20	\$8,436,456	\$421,823
021	BUCHANAN	30	11	\$1,691,018	\$153,729
023	BUTLER	17	7	\$390,800	\$55,829
027	CALLAWAY	5	1	\$340,000	\$340,000
029	CAMDEN	12	5	\$1,636,254	\$327,251
031	CAPE GIRARDEAU	27	4	\$593,500	\$148,375
037	CASS	6	3	\$385,000	\$128,333
043	CHRISTIAN	5	2	\$375,000	\$187,500
047	CLAY	81	19	\$4,084,500	\$214,974
049	CLINTON	2	0	\$0	\$0
051	COLE	27	10	\$962,000	\$96,200
055	CRAWFORD	5	1	\$150,000	\$150,000
057	DADE	2	0	\$0	\$0
065	DENT	1	0	\$0	\$0
069	DUNKLIN	7	2	\$930,000	\$465,000
071	FRANKLIN	13	1	\$100,000	\$100,000
077	GREENE	76	27	\$9,454,349	\$350,161
079	GRUNDY	1	1	\$5,000	\$5,000
081	HARRISON	2	0	\$0	\$0
083	HENRY	3	2	\$329,498	\$164,749
091	HOWELL	5	1	\$11,000	\$11,000
095	JACKSON	276	78	\$18,919,484	\$242,557
097	JASPER	74	36	\$15,410,000	\$428,056
099	JEFFERSON	10	2	\$500,000	\$250,000
101	JOHNSON	4	1	\$350,000	\$350,000
105	LACLEDE	1	0	\$0	\$0
107	LAFAYETTE	2	1	\$180,000	\$180,000
109	LAWRENCE	4	3	\$675,000	\$225,000
111	LEWIS	1	1	\$90,000	\$90,000
113	LINCOLN	1	0	\$0	\$0
117	LIVINGSTON	1	0	\$0	\$0
123	MADISON	2	1	\$85,000	\$85,000
127	MARION	5	4	\$2,490,000	\$622,500
139	MONTGOMERY	1	0	\$0	\$0
141	MORGAN	3	0	\$0	\$0
145	NEWTON	1	0	\$0	\$0
147	NODAWAY	5	2	\$196,600	\$98,300
159	PETTIS	9	1	\$100,000	\$100,000
161	PHELPS	9	4	\$509,500	\$127,375
163	PIKE	4	0	\$0	\$0
165	PLATTE	4	3	\$500,000	\$166,667
167	POLK	5	0	\$0	\$0
169	PULASKI	1	1	\$210,000	\$210,000
175	RANDOLPH	2	2	\$560,000	\$280,000
179	REYNOLDS	6	3	\$300,000	\$100,000
181	RIPLEY	3	0	\$0	\$0
183	ST. CHARLES	25	9	\$2,632,091	\$292,455

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
186	STE. GENEVIEVE	4	1	\$450,000	\$450,000
187	ST. FRANCOIS	6	1	\$75,000	\$75,000
189	ST. LOUIS	222	54	\$9,697,911	\$179,591
195	SALINE	4	0	\$0	\$0
201	SCOTT	12	4	\$925,000	\$231,250
209	STONE	1	1	\$50,000	\$50,000
213	TANEY	6	3	\$1,574,316	\$524,772
215	TEXAS	2	1	\$292,500	\$292,500
217	VERNON	5	3	\$160,000	\$53,333
510	ST. LOUIS CITY	213	65	\$15,727,543	\$241,962
992	Out of State	11	5	\$189,000	\$37,800
993	Federal Court	100	1	\$30,000	\$30,000
999	Other or Unknown	6	1	\$65,000	\$65,000

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

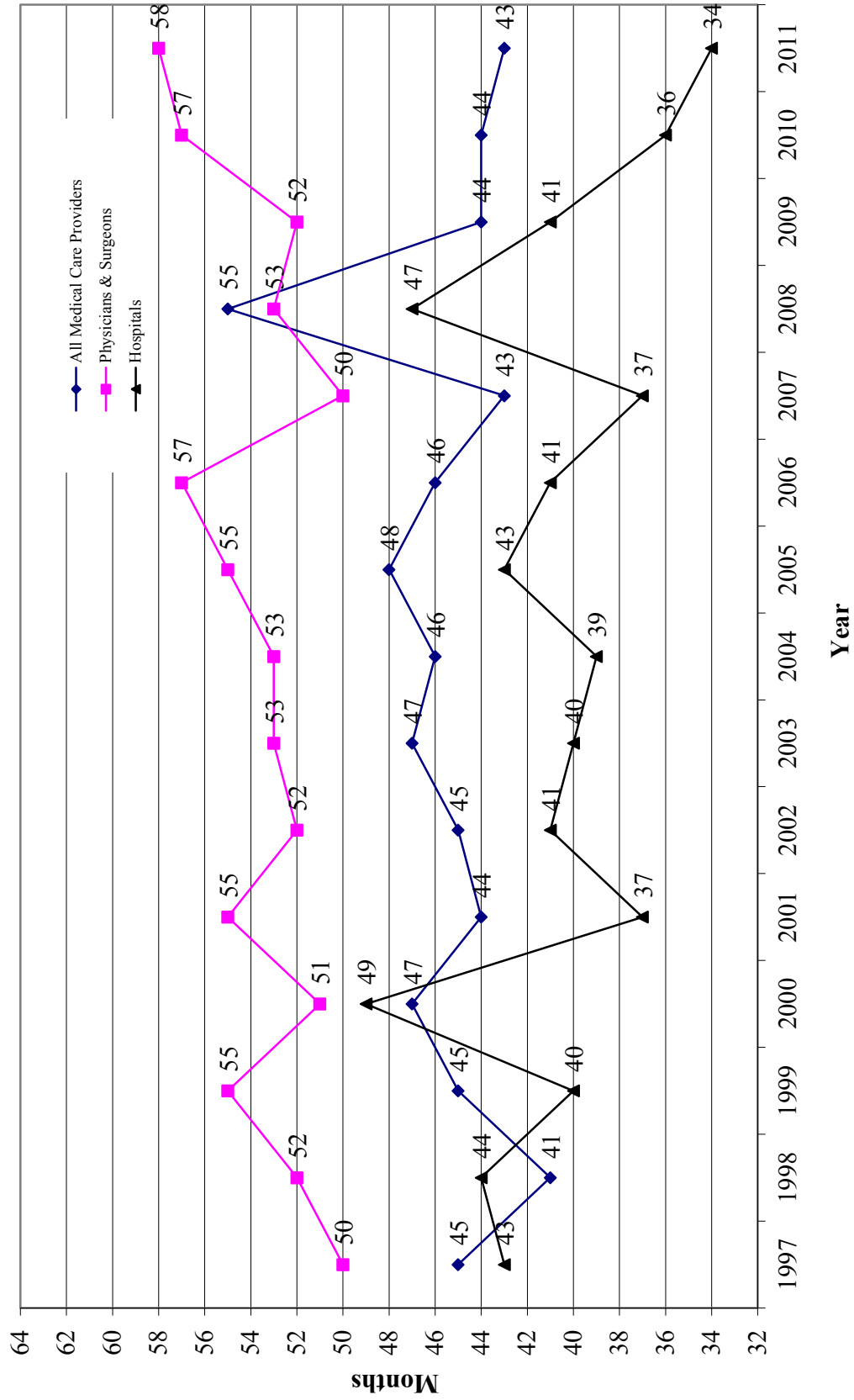
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	1	1	\$75,000	\$75,000
007	AUDRAIN	5	4	\$1,004,115	\$251,029
009	BARRY	5	3	\$607,559	\$202,520
019	BOONE	50	8	\$3,203,000	\$400,375
021	BUCHANAN	24	9	\$2,005,000	\$222,778
023	BUTLER	16	10	\$1,357,500	\$135,750
027	CALLAWAY	1	0	\$0	\$0
029	CAMDEN	12	2	\$472,500	\$236,250
031	CAPE GIRARDEAU	24	6	\$1,585,000	\$264,167
037	CASS	2	1	\$125,000	\$125,000
043	CHRISTIAN	1	0	\$0	\$0
047	CLAY	51	9	\$1,052,500	\$116,944
049	CLINTON	3	0	\$0	\$0
051	COLE	40	7	\$1,550,000	\$221,429
053	COOPER	4	1	\$100,000	\$100,000
055	CRAWFORD	1	0	\$0	\$0
059	DALLAS	1	0	\$0	\$0
063	DE KALB	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
067	DOUGLAS	1	1	\$9,844	\$9,844
069	DUNKLIN	4	3	\$251,500	\$83,833
071	FRANKLIN	3	0	\$0	\$0
077	GREENE	87	32	\$14,604,405	\$456,388
081	HARRISON	3	0	\$0	\$0
083	HENRY	2	0	\$0	\$0
087	HOLT	2	1	\$87,500	\$87,500
091	HOWELL	11	6	\$642,500	\$107,083
095	JACKSON	327	98	\$28,198,750	\$287,742
097	JASPER	59	16	\$7,914,455	\$494,653
099	JEFFERSON	15	5	\$915,000	\$183,000
101	JOHNSON	9	5	\$1,368,708	\$273,742
105	LACLEDE	6	2	\$650,000	\$325,000
107	LAFAYETTE	3	2	\$71,500	\$35,750
109	LAWRENCE	3	2	\$200,000	\$100,000
113	LINCOLN	4	1	\$50,000	\$50,000
115	LINN	2	0	\$0	\$0
117	LIVINGSTON	3	0	\$0	\$0
123	MADISON	4	1	\$7,500	\$7,500
127	MARION	11	4	\$831,927	\$207,982
129	MERCER	1	0	\$0	\$0
131	MILLER	2	0	\$0	\$0
141	MORGAN	3	0	\$0	\$0
145	NEWTON	3	0	\$0	\$0
155	PEMISCOT	2	0	\$0	\$0
157	PERRY	2	1	\$412,500	\$412,500
159	PETTIS	10	3	\$600,000	\$200,000
161	PHELPS	9	3	\$840,000	\$280,000
163	PIKE	3	0	\$0	\$0
165	PLATTE	4	0	\$0	\$0
167	POLK	10	4	\$525,000	\$131,250

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
169	PULASKI	1	1	\$718,750	\$718,750
175	RANDOLPH	3	1	\$225,000	\$225,000
181	RIPLEY	1	0	\$0	\$0
183	ST. CHARLES	21	4	\$237,000	\$59,250
187	ST. FRANCOIS	15	6	\$1,075,000	\$179,167
189	ST. LOUIS	257	65	\$12,935,113	\$199,002
195	SALINE	7	2	\$175,000	\$87,500
199	SCOTLAND	1	1	\$5,000	\$5,000
201	SCOTT	12	6	\$1,345,000	\$224,167
205	SHELBY	1	0	\$0	\$0
207	STODDARD	1	0	\$0	\$0
209	STONE	2	0	\$0	\$0
213	TANEY	6	1	\$20,000	\$20,000
215	TEXAS	8	0	\$0	\$0
217	VERNON	2	2	\$1,066,100	\$533,050
219	WARREN	3	2	\$2,550,000	\$1,275,000
223	WAYNE	1	0	\$0	\$0
225	WEBSTER	4	1	\$15,000	\$15,000
510	ST. LOUIS CITY	237	68	\$25,484,856	\$374,777
992	Out of State	22	10	\$4,767,500	\$476,750
993	Federal Court	91	7	\$70,000	\$10,000
999	Other or Unknown	16	7	\$1,565,000	\$223,571

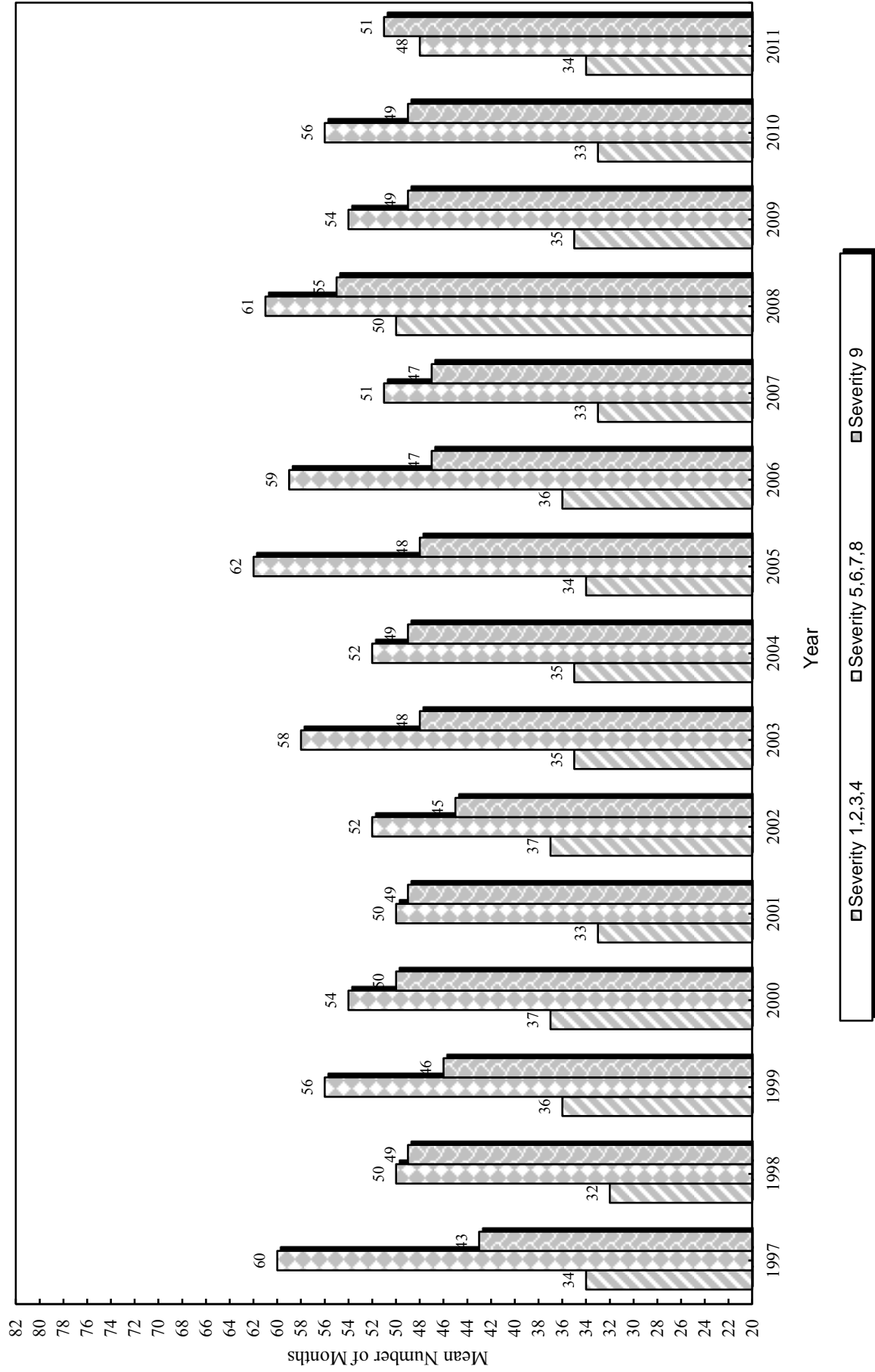
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

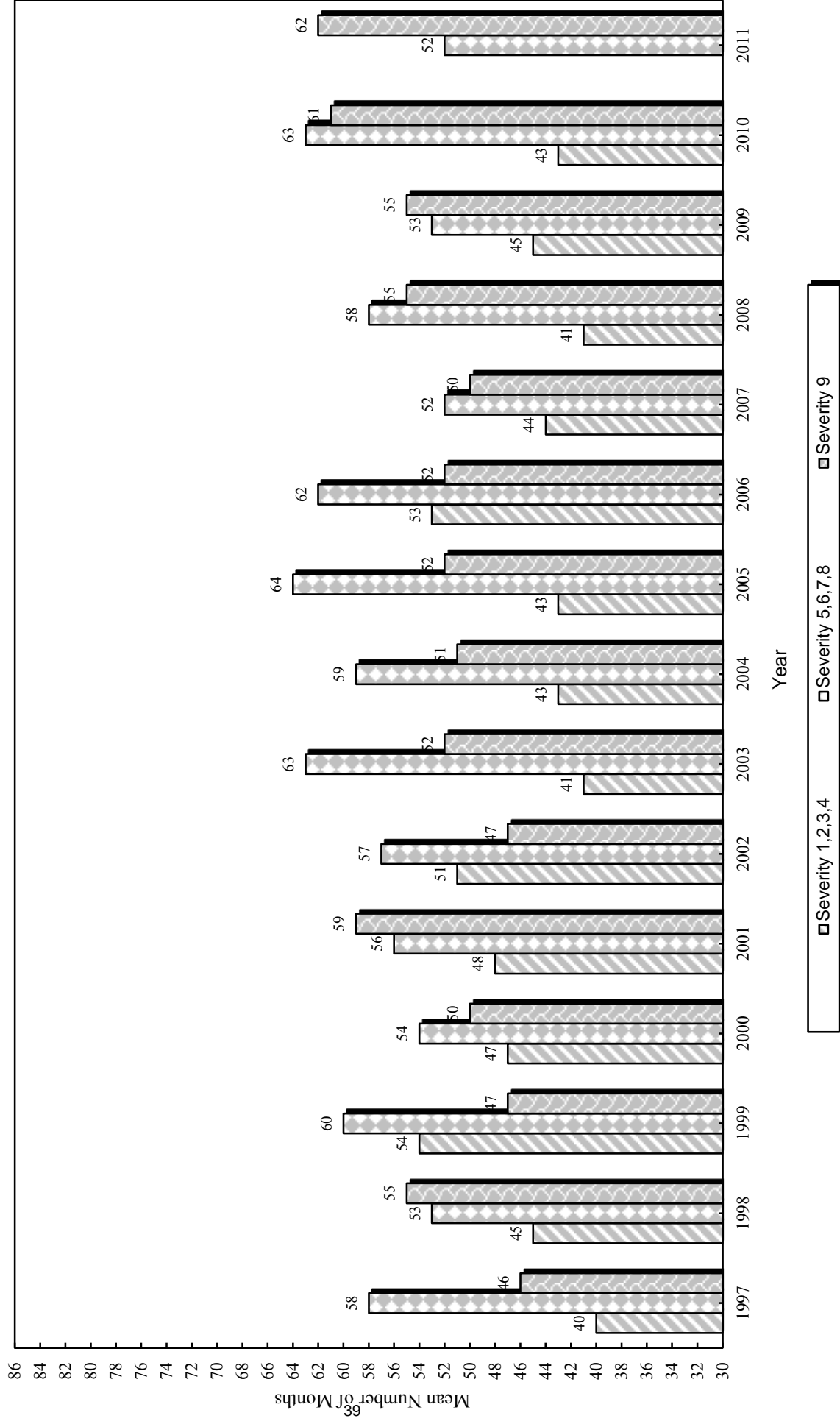
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

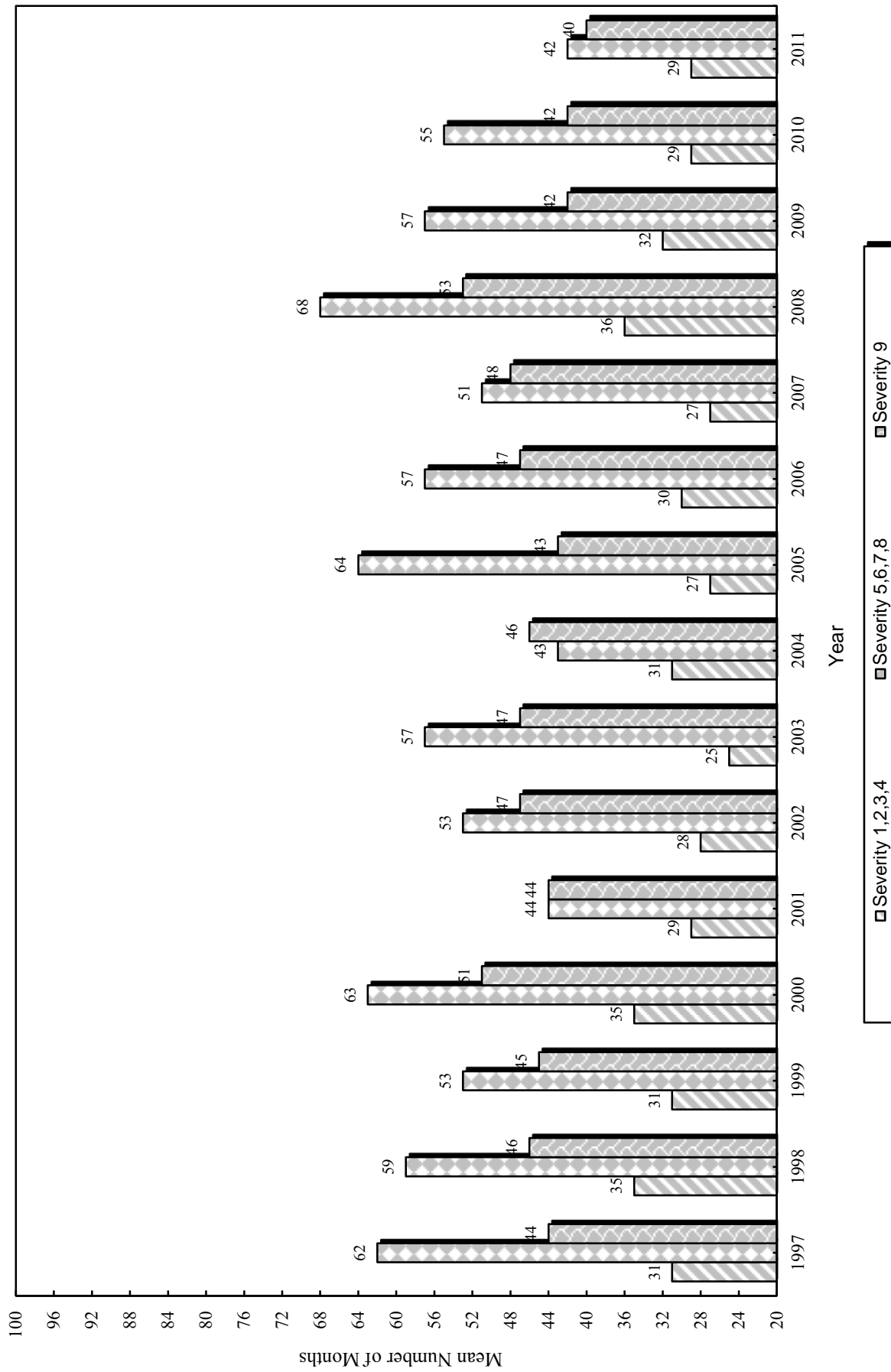
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2009, 2010 and 2011. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2011 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	42	1,164	69.5	0	0.0	0	0	0	16,687
1-999	16	7	69.9	4,297	0.0	392	221	614	5,730
1,000-1,999	16	8	70.4	10,541	0.0	902	416	1,318	1,452
2,000-2,999	13	10	71.0	23,578	0.0	1,239	1,119	2,358	1,128
3,000-3,999	28	5	71.3	17,079	0.0	2,164	1,252	3,416	1,834
4,000-4,999	20	7	71.7	29,845	0.1	2,430	1,834	4,264	7,594
5,000-5,999	33	11	72.4	55,837	0.1	1,349	3,727	5,076	2,016
6,000-6,999	19	8	72.8	49,770	0.2	4,392	1,830	6,221	15,483
7,000-7,999	36	7	73.3	51,700	0.2	2,100	5,286	7,386	17,195
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	37	5	73.6	46,368	0.2	6,208	3,066	9,274	7,062
10,000-19,999	50	35	75.6	468,085	0.6	5,593	7,781	13,374	11,463
20,000-29,999	37	28	77.3	662,102	1.1	9,774	13,872	23,647	35,646
30,000-39,999	43	21	78.6	696,196	1.7	11,486	21,667	33,152	13,482
40,000-49,999	44	13	79.3	565,458	2.1	27,192	16,304	43,497	26,328
50,000-59,999	52	32	81.3	1,628,039	3.4	22,713	28,163	50,876	48,643
60,000-69,999	52	13	82.0	825,195	4.0	23,913	39,564	63,477	56,674
70,000-79,999	36	25	83.5	1,880,803	5.5	34,225	41,007	75,232	35,461
80,000-89,999	61	9	84.1	745,883	6.1	39,809	43,067	82,876	47,092
90,000-99,999	34	9	84.6	862,230	6.8	44,930	50,873	95,803	31,046
100,000-199,999	40	81	89.4	10,700,479	15.2	56,437	75,667	132,105	43,455
200,000-299,999	44	57	92.8	12,795,957	25.3	90,118	134,372	224,490	56,647
300,000-399,999	49	30	94.6	10,080,000	33.2	187,640	148,360	336,000	53,974
400,000-499,999	44	15	95.5	6,524,000	38.4	274,652	160,281	434,933	44,673
500,000-999,999	58	48	98.4	30,304,000	62.3	433,421	197,912	631,333	65,191
1,000,000-1,999,999	51	16	99.3	17,695,842	76.2	657,781	448,209	1,105,990	130,493
2,000,000-2,999,999	53	7	99.8	14,350,000	87.5	1,325,000	725,000	2,050,000	140,337
3,000,000-3,999,999	42	2	99.9	6,282,725	92.4	1,341,363	1,800,000	3,141,363	0
OVER 4,000,000	37	2	100.0	9,587,500	100.0	4,510,938	282,813	4,793,750	203,633
TOTAL	43	1,675	0.0	126,943,509	0.0	45,153	30,634	75,787	24,708
TOTAL (PAID ONLY)	43	511	0.0	126,943,509	0.0	148,007	100,415	248,422	43,013

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2011 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	544	81.0	0	0.0	0	0	0	23,603
1-999	0	0	0.0	0	0.0	0	0	0	0
1,000-1,999	0	0	0.0	0	0.0	0	0	0	0
2,000-2,999	23	1	81.1	2,500	0.0	0	2,500	2,500	550
3,000-3,999	0	0	0.0	0	0.0	0	0	0	0
4,000-4,999	0	0	0.0	0	0.0	0	0	0	0
5,000-5,999	113	1	81.3	5,000	0.0	0	5,000	5,000	12,506
6,000-6,999	44	2	81.5	12,000	0.1	6,000	0	6,000	61,539
7,000-7,999	80	2	81.8	15,000	0.1	0	7,500	7,500	38,300
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	0	0	0.0	0	0.0	0	0	0	0
10,000-19,999	98	7	82.9	89,000	0.4	3,857	8,857	12,714	9,819
20,000-29,999	43	7	83.9	155,000	0.8	9,429	12,714	22,143	47,735
30,000-39,999	45	2	84.2	67,500	1.0	15,000	18,750	33,750	250
40,000-49,999	48	3	84.7	130,000	1.4	27,667	15,667	43,333	43,590
50,000-59,999	68	5	85.4	250,000	2.1	28,584	21,416	50,000	65,688
60,000-69,999	42	1	85.6	62,500	2.3	0	62,500	62,500	27,316
70,000-79,999	37	6	86.5	450,000	3.5	34,720	40,280	75,000	46,162
80,000-89,999	99	2	86.8	173,200	4.0	69,600	17,000	86,600	103,043
90,000-99,999	51	3	87.2	276,800	4.8	51,438	40,829	92,267	81,916
100,000-199,999	51	22	90.5	3,095,949	13.7	76,884	63,841	140,725	72,842
200,000-299,999	49	20	93.5	4,339,595	26.1	124,034	92,945	216,980	81,287
300,000-399,999	62	12	95.2	4,155,000	38.0	200,934	145,316	346,250	81,863
400,000-499,999	54	7	96.3	3,124,000	47.0	292,313	153,973	446,286	52,445
500,000-999,999	68	20	99.3	12,300,000	82.2	497,383	117,617	615,000	59,572
1,000,000-1,999,999	57	4	99.9	4,197,500	94.3	533,125	516,250	1,049,375	184,792
2,000,000-2,999,999	39	1	100.0	2,000,000	100.0	1,825,000	175,000	2,000,000	0
3,000,000-3,999,999	0	0	0.0	0	0.0	0	0	0	0
OVER 4,000,000	0	0	0.0	0	0.0	0	0	0	0
TOTAL	49	672	0.0	34,900,544	0.0	34,818	17,118	51,935	31,518
TOTAL (PAID ONLY)	58	128	0.0	34,900,544	0.0	182,793	89,868	272,661	65,155

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2011 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	35	229	53.5	0	0.0	0	0	0	11,131
1-999	14	2	54.0	1,098	0.0	399	150	549	1,343
1,000-1,999	22	5	55.1	6,510	0.0	637	665	1,302	2,323
2,000-2,999	14	3	55.8	6,500	0.0	1,633	533	2,167	3,347
3,000-3,999	20	4	56.8	13,579	0.1	2,705	690	3,395	2,292
4,000-4,999	11	4	57.7	16,700	0.1	1,775	2,400	4,175	766
5,000-5,999	28	9	59.8	45,837	0.2	1,649	3,444	5,093	1,075
6,000-6,999	13	1	60.0	6,000	0.2	1,113	4,887	6,000	0
7,000-7,999	19	5	61.2	36,700	0.3	2,940	4,400	7,340	8,753
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	37	5	62.4	46,368	0.4	6,208	3,066	9,274	7,062
10,000-19,999	35	14	65.7	186,253	0.7	5,582	7,722	13,304	12,372
20,000-29,999	39	15	69.2	363,000	1.5	7,950	16,250	24,200	36,721
30,000-39,999	37	7	70.8	228,346	1.9	10,264	22,357	32,621	2,400
40,000-49,999	32	6	72.2	257,958	2.5	15,500	27,493	42,993	15,702
50,000-59,999	39	15	75.7	768,039	4.0	21,803	29,400	51,203	40,343
60,000-69,999	60	6	77.1	378,945	4.8	24,478	38,680	63,158	90,123
70,000-79,999	32	7	78.7	527,303	5.8	50,693	24,636	75,329	31,023
80,000-89,999	28	4	79.7	332,319	6.5	26,156	56,924	83,080	7,471
90,000-99,999	35	3	80.4	291,500	7.1	38,700	58,467	97,167	3,734
100,000-199,999	33	34	88.3	4,185,947	15.5	49,123	73,993	123,116	24,062
200,000-299,999	31	16	92.1	3,663,180	22.9	55,519	173,430	228,949	30,637
300,000-399,999	40	4	93.0	1,325,000	25.6	162,500	168,750	331,250	62,238
400,000-499,999	35	4	93.9	1,675,000	29.0	157,250	261,500	418,750	44,751
500,000-999,999	42	14	97.2	8,920,000	47.0	335,357	301,786	637,143	85,893
1,000,000-1,999,999	40	4	98.1	4,998,342	57.1	550,000	699,586	1,249,586	136,636
2,000,000-2,999,999	56	5	99.3	10,100,000	77.4	1,230,000	790,000	2,020,000	196,472
3,000,000-3,999,999	42	2	99.8	6,282,725	90.1	1,341,363	1,800,000	3,141,363	0
OVER 4,000,000	17	1	100.0	4,900,000	100.0	4,550,000	350,000	4,900,000	73,044
TOTAL	35	428		49,563,149		59,849	55,953	115,802	22,089
TOTAL (PAID ONLY)	34	199		49,563,149		128,721	120,340	249,061	34,699

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2010 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	1,250	71.0	0	0.0	0	0	0	19,506
1-999	11	10	71.6	3,545	0.0	204	151	355	1,648
1,000-1,999	18	11	72.2	14,423	0.0	948	364	1,311	6,915
2,000-2,999	20	13	73.0	30,067	0.0	1,029	1,284	2,313	4,912
3,000-3,999	20	6	73.3	19,250	0.1	1,675	1,533	3,208	2,136
4,000-4,999	14	5	73.6	21,616	0.1	1,883	2,440	4,323	1,240
5,000-5,999	20	10	74.1	50,750	0.1	2,391	2,685	5,075	4,145
6,000-6,999	23	5	75.1	31,327	0.2	3,165	3,100	6,265	826
7,000-7,999	29	11	75.1	82,500	0.2	3,832	3,668	7,500	19,726
8,000-8,999	27	1	75.1	8,500	0.3	0	8,500	8,500	4,955
9,000-9,999	9	2	75.2	19,103	0.3	1,302	8,250	9,552	0
10,000-19,999	25	36	77.3	461,186	0.7	5,190	7,621	12,811	12,570
20,000-29,999	45	42	79.7	962,249	1.7	11,704	11,207	22,911	25,843
30,000-39,999	35	19	80.7	626,125	2.3	11,664	21,290	32,954	16,552
40,000-49,999	49	8	81.2	350,300	2.6	4,850	38,938	43,788	84,031
50,000-59,999	56	30	82.9	1,536,640	4.1	23,039	27,516	51,221	42,933
60,000-69,999	62	27	84.4	1,670,500	5.8	30,077	31,794	61,870	40,701
70,000-79,999	51	27	86.0	2,014,750	7.7	32,839	41,782	74,620	40,526
80,000-89,999	53	9	86.5	786,528	8.5	11,667	70,170	87,392	44,511
90,000-99,999	48	9	87.0	828,500	9.3	45,006	47,050	92,056	61,714
100,000-199,999	43	79	91.5	11,271,930	20.3	67,225	75,458	142,683	50,848
200,000-299,999	45	51	94.4	11,749,034	31.8	119,712	110,662	230,373	68,284
300,000-399,999	50	20	95.5	6,518,691	38.1	145,383	180,552	325,935	91,912
400,000-499,999	44	15	96.4	6,474,316	44.5	272,074	159,547	431,621	76,047
500,000-999,999	65	44	98.9	29,235,884	73.0	422,898	241,554	664,452	94,911
1,000,000-1,999,999	60	15	99.7	16,872,500	89.5	710,207	414,626	1,124,833	112,937
2,000,000-2,999,999	47	5	100.0	10,750,000	100.0	1,750,000	400,000	2,150,000	80,362
3,000,000-3,999,999	0	0	0.0	0	0.0	0	0	0	0
OVER 4,000,000	0	0	0.0	0	0.0	0	0	0	0
TOTAL	45	1,760	0.0	102,390,214	0.0	34,309	23,827	58,176	27,578
TOTAL (PAID ONLY)	44	510	0.0	102,390,214	0.0	118,400	82,228	200,765	47,363

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2010 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	659	82.3	0	0.0	0	0	0	22966.87557
1-999	0	0	0.0	0	0.0	0	0	0	0
1,000-1,999	0	0	0.0	0	0.0	0	0	0	0
2,000-2,999	8	2	82.5	5,000	0.0	0	2,500	2,500	2,464
3,000-3,999	48	1	82.6	3,000	0.0	500	2,500	3,000	1,558
4,000-4,999	0	0	0.0	0	0.0	0	0	0	0
5,000-5,999	0	0	0.0	0	0.0	0	0	0	0
6,000-6,999	28	1	82.8	6,500	0.0	0	6,500	6,500	2,002
7,000-7,999	61	1	82.9	7,500	0.1	7,500	0	7,500	15,561
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	0	0	0.0	0	0.0	0	0	0	0
10,000-19,999	25	4	83.4	45,000	0.2	3,375	7,875	11,250	5,765
20,000-29,999	54	12	84.9	270,999	0.9	8,620	13,963	22,583	36,351
30,000-39,999	79	2	85.1	65,000	1.1	575	31,925	32,500	35,668
40,000-49,999	52	2	85.4	92,800	1.3	19,400	27,000	46,400	114,460
50,000-59,999	82	9	86.5	464,997	2.6	21,111	30,555	51,666	50,551
60,000-69,999	69	15	88.4	940,500	5.1	24,600	38,100	62,700	42,554
70,000-79,999	49	7	89.3	528,255	6.5	32,656	42,809	75,465	36,074
80,000-89,999	63	4	89.8	349,530	7.5	13,125	74,258	87,383	12,006
90,000-99,999	59	2	90.0	185,000	8.0	20,000	72,500	92,500	113,648
100,000-199,999	51	21	92.6	3,257,500	16.7	79,396	75,723	155,119	76,597
200,000-299,999	39	22	95.4	5,153,284	30.6	129,603	104,638	234,240	59,012
300,000-399,999	51	5	96.0	1,650,000	35.0	222,000	108,000	330,000	158,112
400,000-499,999	46	7	96.9	3,018,316	43.1	324,309	106,879	431,188	138,446
500,000-999,999	80	16	98.9	9,994,555	70.0	399,097	225,563	624,660	93,321
1,000,000-1,999,999	62	8	99.9	8,672,500	93.3	828,600	255,463	1,084,063	126,865
2,000,000-2,999,999	92	1	100.0	2,500,000	100.0	1,825,000	675,000	2,500,000	39,576
3,000,000-3,999,999	0	0	0.0	0	0.0	0	0	0	0
OVER 4,000,000	0	0	0.0	0	0.0	0	0	0	0
TOTAL	50	801	0.0	37,210,236	0.0	29,692	16,763	46,455	30,904
TOTAL (PAID ONLY)	57	142	0.0	37,210,236	0.0	167,486	94,557	262,044	67,738

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2010 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	42	194	53.9	0	0.0	0	0	0	12,342
1-999	9	6	55.6	2,068	0.0	262	83	345	1,782
1,000-1,999	18	6	57.2	7,527	0.0	755	500	1,255	7,701
2,000-2,999	50	4	58.3	9,500	0.1	1,206	1,169	2,375	13,948
3,000-3,999	6	2	58.9	6,500	0.1	900	2,350	3,250	181
4,000-4,999	6	2	59.4	8,000	0.1	2,400	1,600	4,000	2,180
5,000-5,999	20	7	61.4	35,000	0.2	2,486	2,514	5,000	5,834
6,000-6,999	26	3	62.2	18,000	0.3	4,000	2,000	6,000	710
7,000-7,999	31	5	63.6	37,500	0.4	5,056	2,444	7,500	38,462
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	10	1	63.9	9,603	0.4	1,103	8,500	9,603	0
10,000-19,999	21	16	68.3	207,500	1.0	5,612	7,357	12,969	9,334
20,000-29,999	39	14	72.2	327,500	2.0	13,688	9,705	23,393	23,504
30,000-39,999	19	7	74.2	230,000	2.7	18,429	14,429	32,857	16,922
40,000-49,999	26	1	74.4	42,500	2.8	0	42,500	42,500	27,460
50,000-59,999	45	7	76.4	355,000	3.8	20,714	27,143	50,714	85,613
60,000-69,999	49	6	78.1	365,000	4.9	35,373	25,460	60,833	40,781
70,000-79,999	57	6	79.7	447,500	6.2	32,750	41,833	74,583	60,427
80,000-89,999	30	2	80.3	175,000	6.7	26,250	61,250	87,500	75,361
90,000-99,999	48	4	81.4	360,000	7.8	56,250	33,750	90,000	66,819
100,000-199,999	38	27	88.9	3,618,430	18.5	55,188	78,828	134,016	21,078
200,000-299,999	49	9	91.4	2,070,000	24.6	151,794	78,206	230,000	66,013
300,000-399,999	50	6	93.1	1,920,000	30.3	205,833	114,167	320,000	82,507
400,000-499,999	30	2	93.6	863,500	32.8	259,050	172,700	431,750	22,371
500,000-999,999	55	16	98.1	10,390,004	63.5	372,200	277,175	649,375	87,976
1,000,000-1,999,999	52	3	98.9	4,100,000	75.6	416,667	950,000	1,366,667	152,801
2,000,000-2,999,999	36	4	100.0	8,250,000	100.0	1,731,250	331,250	2,062,500	90,559
3,000,000-3,999,999	0	0	0.0	0	0.0	0	0	0	0
OVER 4,000,000	0	0	0.0	0	0.0	0	0	0	0
TOTAL	39	360	681	1,002	1,323	1,643	1,964	2,285	2,606
TOTAL (PAID ONLY)	36	166	0.0	33,855,632	0.0	120,810	83,019	203,950	39,354

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	1,284	72.1	0	0.0	0	0	0	21,428
1-999	7	5	72.3	2,353	0.0	378	93	471	537
1,000-1,999	25	6	72.7	8,398	0.0	744	656	1,400	5,066
2,000-2,999	33	13	73.4	31,919	0.0	821	1,635	2,455	9,862
3,000-3,999	21	7	73.8	23,497	0.1	1,692	1,665	3,357	8,345
4,000-4,999	54	6	74.1	25,036	0.1	3,039	1,134	4,173	26,233
5,000-5,999	30	9	74.6	45,856	0.1	1,317	3,778	5,095	13,741
6,000-6,999	24	6	75.0	36,995	0.1	2,650	3,516	6,166	916
7,000-7,999	29	5	75.3	37,500	0.2	3,056	4,444	7,500	32,555
8,000-8,999	42	3	75.4	24,800	0.2	5,600	2,667	8,267	11,343
9,000-9,999	24	4	75.6	37,680	0.2	6,018	3,403	9,420	9,939
10,000-19,999	35	41	77.9	551,793	0.7	5,645	7,814	13,458	17,217
20,000-29,999	42	44	80.4	1,026,885	1.6	9,529	13,809	23,338	34,570
30,000-39,999	38	14	81.2	459,653	2.0	17,107	15,725	32,832	16,385
40,000-49,999	37	13	81.9	569,326	2.5	20,851	22,943	43,794	18,286
50,000-59,999	45	26	83.4	1,335,333	3.6	9,548	41,811	51,359	45,698
60,000-69,999	38	10	84.0	624,500	4.2	26,229	36,221	62,450	38,698
70,000-79,999	40	20	85.1	1,490,000	5.4	23,900	50,600	74,500	31,280
80,000-89,999	52	10	85.6	836,000	6.2	48,819	34,781	83,600	52,402
90,000-99,999	48	4	85.9	365,000	6.5	23,596	67,654	91,250	26,369
100,000-199,999	45	87	90.7	11,890,598	16.7	55,702	80,167	136,674	44,636
200,000-299,999	49	57	93.9	12,730,472	27.6	102,986	120,355	223,342	56,688
300,000-399,999	59	24	95.3	7,902,445	34.4	160,718	168,551	329,269	76,582
400,000-499,999	54	18	96.3	7,616,879	41.0	200,720	222,440	423,160	117,905
500,000-999,999	52	46	98.9	28,377,231	65.4	379,903	236,993	616,896	78,938
1,000,000-1,999,999	60	13	99.6	14,760,000	78.1	807,646	327,738	1,135,385	163,761
2,000,000-2,999,999	119	4	99.8	8,000,000	85.0	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.9	3,000,000	87.5	2,300,000	700,000	3,000,000	48,642
OVER 4,000,000	35	2	100.0	14,500,000	100.0	7,075,000	175,000	7,250,000	358,864
TOTAL	47	1,782	0.0	116,310,149	0.0	40,642	24,588	65,269	29,235
TOTAL (PAID ONLY)	44	498	0.0	116,310,149	0.0	145,431	87,983	233,555	49,363

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	50	628	79.7	0	0.0	0	0	0	22,433
1-999	0	0	0.0	0	0.0	0	0	0	0
1,000-1,999	0	0	0.0	0	0.0	0	0	0	0
2,000-2,999	53	2	79.9	5,000	0.0	0	2,500	2,500	304
3,000-3,999	24	2	80.2	6,000	0.0	1,312	1,688	3,000	28,743
4,000-4,999	0	0	0.0	0	0.0	0	0	0	0
5,000-5,999	39	3	80.6	15,000	0.1	0	5,000	5,000	16,931
6,000-6,999	0	0	0.0	0	0.0	0	0	0	0
7,000-7,999	0	0	0.0	0	0.0	0	0	0	0
8,000-8,999	0	0	0.0	0	0.0	0	0	0	0
9,000-9,999	34	2	80.8	18,844	0.1	4,922	4,500	9,422	19,838
10,000-19,999	42	10	82.1	145,250	0.5	5,383	9,142	14,525	22,072
20,000-29,999	51	7	83.0	165,167	0.9	5,881	17,714	23,595	44,660
30,000-39,999	42	6	83.8	194,653	1.3	22,250	10,192	32,442	17,775
40,000-49,999	52	3	84.1	136,250	1.7	22,053	23,363	45,417	19,799
50,000-59,999	57	5	84.8	266,000	2.3	0	53,200	53,200	47,163
60,000-69,999	43	4	85.3	254,500	2.9	24,750	38,875	63,625	57,143
70,000-79,999	37	6	86.0	450,000	4.0	33,477	41,523	75,000	31,271
80,000-89,999	41	2	86.3	167,500	4.4	67,250	16,500	83,750	5,002
90,000-99,999	58	1	86.4	90,000	4.6	0	90,000	90,000	10,435
100,000-199,999	57	33	90.6	4,371,965	15.2	57,956	74,528	132,484	48,688
200,000-299,999	52	25	93.8	5,502,500	28.5	109,433	110,667	220,100	77,701
300,000-399,999	50	7	94.7	2,302,445	34.1	164,105	164,816	328,921	68,159
400,000-499,999	58	8	95.7	3,434,071	42.4	164,116	265,143	429,259	106,260
500,000-999,999	55	28	99.2	16,447,927	82.1	366,915	220,511	587,426	84,705
1,000,000-1,999,999	60	6	100.0	7,400,000	100.0	881,667	351,667	1,233,333	133,610
2,000,000-2,999,999	0	0	0.0	0	0.0	0	0	0	0
3,000,000-3,999,999	0	0	0.0	0	0.0	0	0	0	0
OVER 4,000,000	0	0	0.0	0	0.0	0	0	0	0
TOTAL	50	788	0.0	41,373,072	0.0	29,715	22,789	52,504	30,023
TOTAL (PAID ONLY)	51	160	0.0	41,373,072	0.0	146,345	112,237	258,582	59,814

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	43	240	62.0	0	0.0	0	0	0	16,163
1-999	11	1	62.3	500	0.0	300	200	500	2,579
1,000-1,999	38	3	63.0	4,000	0.0	467	867	1,333	10,131
2,000-2,999	20	6	64.6	14,500	0.0	1,333	1,083	2,417	10,314
3,000-3,999	27	3	65.4	10,325	0.1	1,975	1,467	3,442	310
4,000-4,999	58	3	66.1	12,536	0.1	3,097	1,082	4,179	9,777
5,000-5,999	26	4	67.2	20,500	0.1	1,625	3,500	5,125	16,063
6,000-6,999	18	4	68.2	24,995	0.2	3,224	3,025	6,249	1,214
7,000-7,999	43	2	68.7	15,000	0.2	4,688	2,813	7,500	64,866
8,000-8,999	87	1	69.0	8,500	0.2	8,500	0	8,500	29,592
9,000-9,999	0	0	0.0	0	0.0	0	0	0	0
10,000-19,999	23	15	72.9	182,716	0.7	4,880	7,301	12,181	15,796
20,000-29,999	36	17	77.3	378,051	1.5	10,580	11,658	22,238	39,711
30,000-39,999	43	3	78.0	95,000	1.7	13,000	18,667	31,667	161
40,000-49,999	13	3	78.8	136,326	2.0	27,265	18,177	45,442	2,716
50,000-59,999	42	4	79.8	200,000	2.5	20,000	30,000	50,000	53,171
60,000-69,999	40	4	80.9	250,000	3.0	24,322	38,179	62,500	35,169
70,000-79,999	55	5	82.2	375,000	3.9	11,321	63,679	75,000	61,885
80,000-89,999	57	6	83.7	507,500	5.0	45,667	38,917	84,583	51,619
90,000-99,999	23	1	84.0	95,000	5.2	30,000	65,000	95,000	790
100,000-199,999	33	19	88.9	2,705,000	11.2	42,377	99,991	142,368	47,977
200,000-299,999	38	17	93.3	3,844,305	19.8	102,915	123,221	226,136	28,042
300,000-399,999	62	7	95.1	2,287,500	24.9	133,243	193,543	326,786	86,744
400,000-499,999	46	4	96.1	1,641,708	28.6	303,756	106,671	410,427	118,681
500,000-999,999	50	6	97.7	4,409,304	38.4	364,786	370,098	734,884	83,101
1,000,000-1,999,999	69	2	98.2	2,100,000	43.1	512,500	537,500	1,050,000	180,831
2,000,000-2,999,999	119	4	99.2	8,000,000	61.0	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.5	300,000	67.6	230,000	700,000	300,000	48,642
OVER 4,000,000	35	2	100.0	14,500,000	100.0	7,075,000	175,000	7,250,000	358,864
TOTAL	42	387	0.0	44,818,266	0.0	83,437	32,373	115,809	28,263
TOTAL (PAID ONLY)	40	147	0.0	44,818,266	0.0	219,661	85,226	304,886	48,018

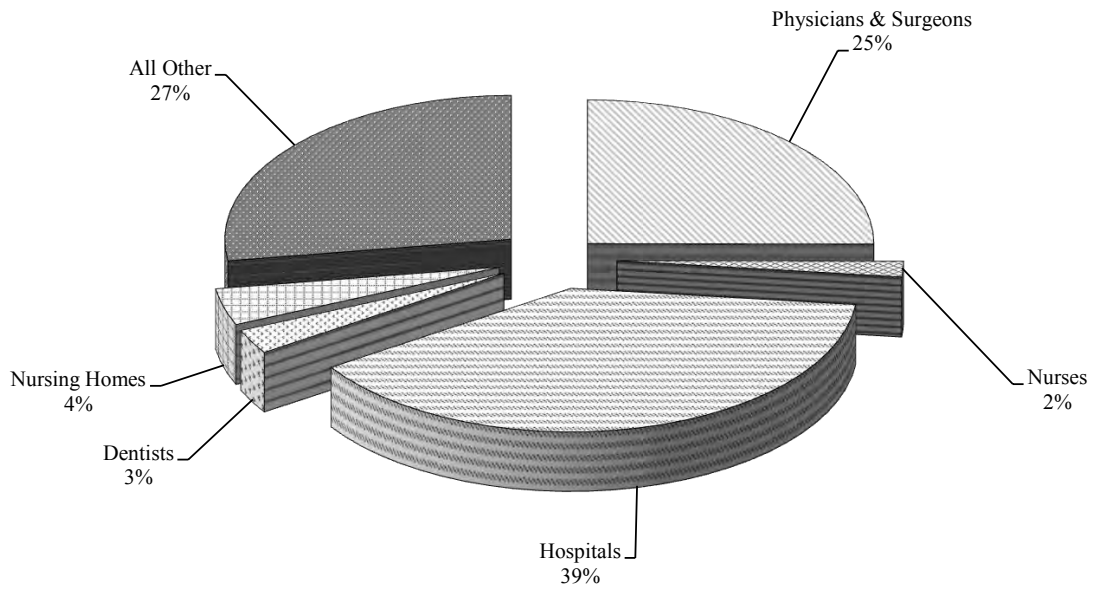
Section III

Claim Severity by Injury Severity and Lapsed Time to Disposition

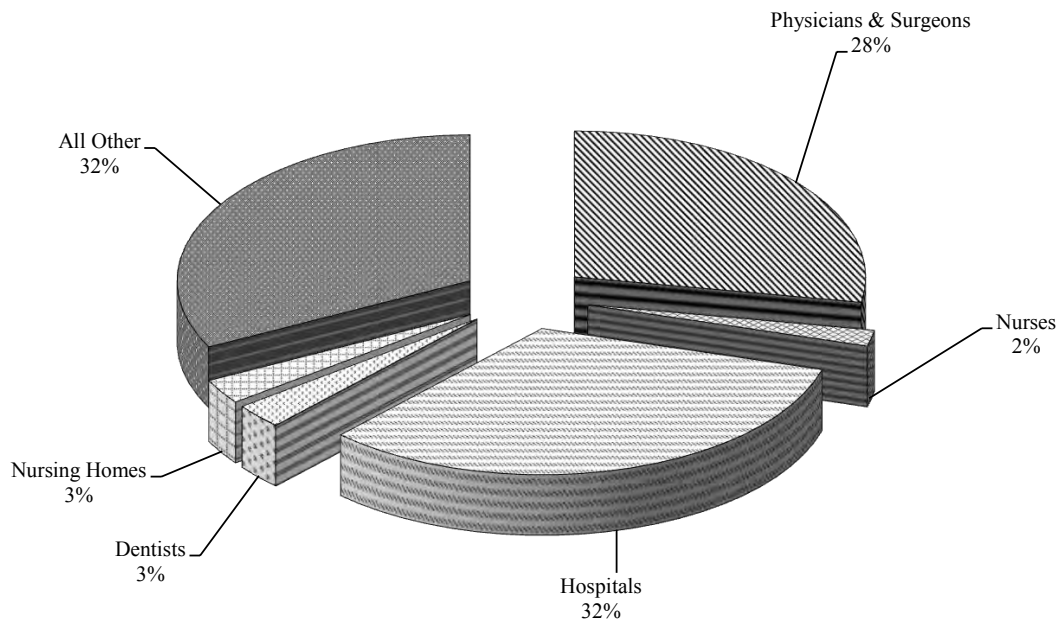
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

**Percentage of Paid
Claims by Profession - 2011**



**Percentage of Paid
Claims by Profession - 2010**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2011			2010-2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity
CHIROPRACTORS	2	63,500	-33.33	218.78	(6.21)	3	19,920	-25.00	-41.84	34,250	4	34,250	-20.00	18.92	
CLINICS/CORP	40	130,337	-25.93	74.73	28,032	54	138,967	-15.38	13	28,032	46	93,756	-40.26	13.91	
DENTISTS	11	48,980	7.77	26.59	(38.69)	103	97,193	0.00	6.11	81,667	80	81,667	-20.22	-41.23	
HOSPITALS	111	123,036	-25.00	40.00	0.00	5	108,900	-16.67	123.00	6	48,833	35,250	300.00	-11.20	
NURSES	3	22,933	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	-25.00	-41.25	
NURSING HOMES	7	91,954	-16.67	96.30	(21.64)	43	191,089	-6.52	27.13	39.39	4	103,750	33.33	-28.43	
OPTOMETRIST	0	0	0.00	0.00	0.00	2	76,500	-50.00	-26.27	88.973	220	88.973	-10.57	-6.99	
PHARMACIES	10	15,337	0.00	0.00	0.00	12	7,813	-14.29	-78.05	100.00	14	35,599	100.00	134.95	
PHYS & SURG	32	149,730	-25.58	90.03	0.00	46	150,312	-6.52	27.13	39.39	4	103,750	33.33	-14.58	
PODIATRIST/CHIROPODIST	4	145,375	100.00	0.00	0.00	2	76,500	-50.00	-26.27	88.973	220	88.973	-10.57	-6.99	
TOTAL	220	117,159	-7.95	3.34	0.00	239	113,377	8.64	27.43	-10.57	220	88.973	-10.57	-6.99	

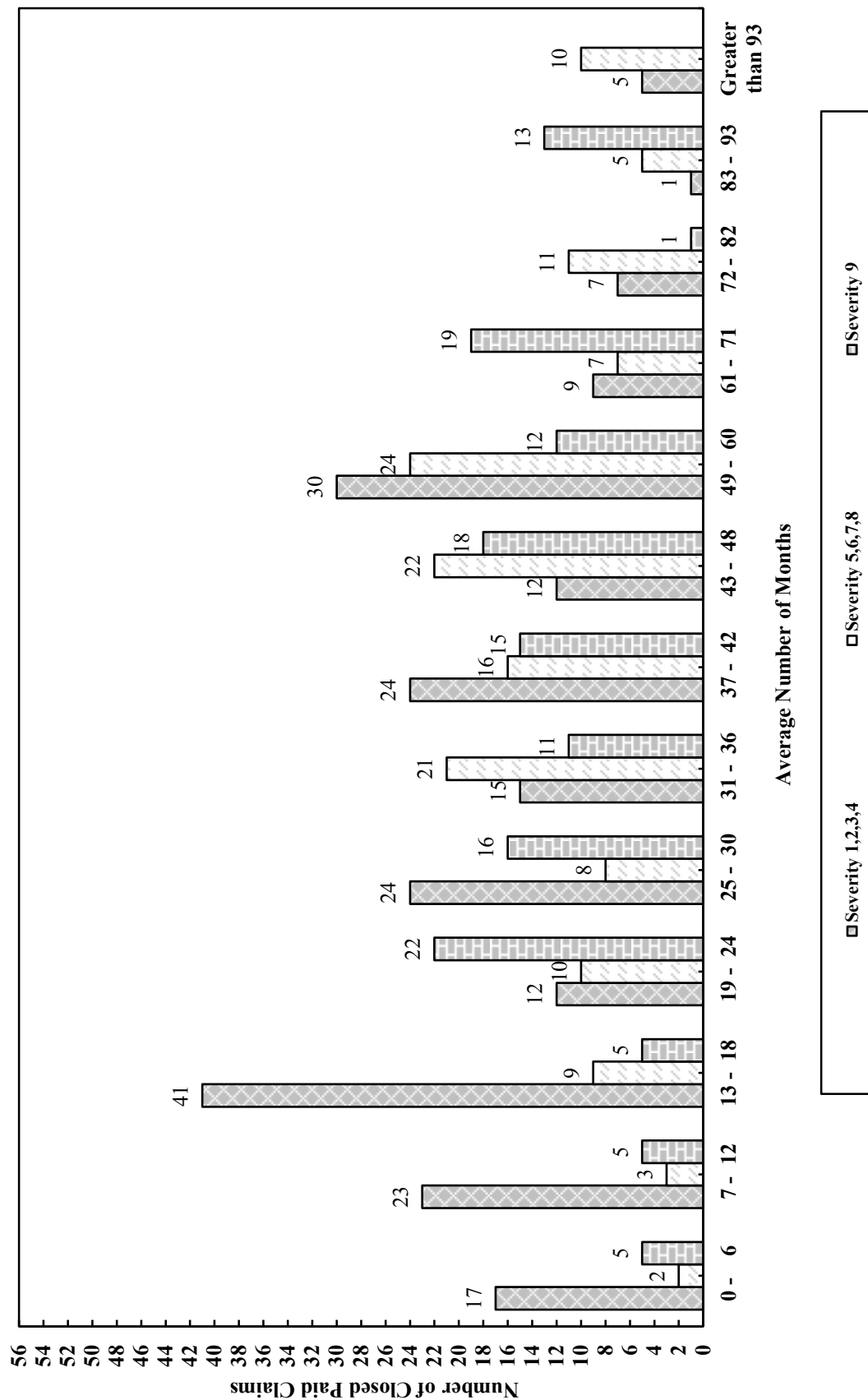
Severity 5,6,7,8

Profession Type	2011			2010-2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity
CHIROPRACTORS	1	400,000	-50.00	240.43	78.42	2	117,500	-15.22	-9.62	130,000	2	130,000	0.00	0.00	
CLINICS/CORP	47	504,020	20.51	78.42	36.52	39	282,491	-66.67	-74.23	318,709	46	318,709	-14.81	-11.38	
DENTISTS	3	13,274	25.00	-59.16	-72.41	1	32,500	-28.21	0.00	0	3	126,101	50.00	460.45	
HOSPITALS	35	767,781	-75.00	-72.41	-7.88	2	186,346	0.00	0.00	0	39	840,741	2.63	89.16	
NURSES	1	35,000	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
NURSING HOMES	3	171,667	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
OPTOMETRIST	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
PHARMACIES	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
PHYS & SURG	57	326,816	0.00	-19.81	66.67	57	407,559	-9.52	13.87	357,906	63	357,906	3.28	-9.01	
PODIATRIST/CHIROPODIST	1	100,000	-50.00	66.67	0.00	2	60,000	100.00	200.00	20,000	1	20,000	-66.67	-95.28	
TOTAL	148	474,862	8.03	25.97	0.00	137	376,963	-11.61	-17.31	455,870	155	455,870	-3.73	17.87	

Severity 9

Profession Type	2011			2010-2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity
CHIROPRACTORS	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
CLINICS/CORP	35	208,614	-28.57	22.76	0.00	49	169,934	63.33	-11.58	192,194	30	192,194	-25.00	8.25	
DENTISTS	0	0	0.00	0.00	0.00	0	0	0.00	0.00	1	1,000,000	1,000,000	0.00	0.00	
HOSPITALS	53	170,450	51.43	-26.33	-46.10	35	231,356	-20.45	23.95	186,660	44	186,660	-30.16	18.34	
NURSES	5	269,500	400.00	15.28	0.00	1	500,000	-30.00	-20.43	200,000	2	200,000	100.00	-13.04	
NURSING HOMES	11	156,859	57.14	0.00	0.00	7	136,071	0.00	0.00	171,000	10	171,000	150.00	12.13	
OPTOMETRIST	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0	0.00	0.00	
PHARMACIES	0	0	0.00	0.00	0.00	1	100,000	0.00	100.00	50,000	1	50,000	-50.00	2.04	
PHYS & SURG	40	294,377	-4.76	114.56	0.00	42	137,203	-19.23	-44.71	248,137	52	248,137	-5.45	15.65	
PODIATRIST/CHIROPODIST	0	0	0.00	0.00	0.00	0	0	0.00	0.00	800,000	1	800,000	0.00	3100.00	
TOTAL	144	214,507	6.67	21.99	0.00	135	175,846	-4.26	-19.61	218,737	141	218,737	-15.06	21.83	

Lapsed Months From Incident to Disposition **2011 Closed Paid Claims - All Health Care Providers**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2011 Number of Paid Claims	Average Indemnity Per Claim	2011-2010			2010			2010-2009			2009			2009-2008		
			Claims Paid	Percent Change of	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Percent Change of	Ave Indemnity
0-6	17	5,824	-3462.00	-20.69	-6144.00	26	15,101	73.33	15.13	15.13	15	13,117	-25.00	-8.53	13,117	-25.00	-8.53
7-12	23	27,525	-20.69	-1.12	32.31	29	20,803	7.41	-45.06	-45.06	27	37,864	-6.90	31.04	37,864	-6.90	31.04
13-18	41	73,784	57.69	-1.12	74,624	26	74,624	36.84	78.91	78.91	27	41,711	-5.00	-30.94	41,711	-5.00	-30.94
19-24	12	45,824	-60.00	-15.56	-15.56	30	54,269	7.14	-0.64	-0.64	28	54,616	16.67	-35.66	54,616	16.67	-35.66
25-30	24	91,763	-22.58	-30.14	-30.14	31	131,344	93.74	146.92	146.92	16	53,192	-15.79	-26.80	53,192	-15.79	-26.80
31-36	15	105,613	-21.05	-28.84	-28.84	19	148,415	5.56	21.24	21.24	18	122,414	125.00	34.14	122,414	125.00	34.14
37-42	24	280,691	84.62	-1.90	147.26	13	286,115	-43.48	5.88	5.88	23	184,051	15.00	37.89	184,051	15.00	37.89
43-48	12	369,792	-33.33	87.50	25.62	18	149,558	-36.00	-6.56	-6.56	17	142,618	88.89	-0.96	142,618	88.89	-0.96
49-60	30	133,237	87.50	-10.00	36.18	16	106,063	-23.08	-25.46	-25.46	25	113,508	19.05	-53.65	113,508	19.05	-53.65
61-71	9	84,566	-10.00	16.67	-45.16	10	62,100	-25.00	75.09	75.09	13	83,317	44.44	-66.81	83,317	44.44	-66.81
72-82	7	176,286	16.67	-75.00	-62.73	6	321,433	-25.00	1288.50	1288.50	8	183,584	33.33	-15.96	183,584	33.33	-15.96
83-93	1	250,000	-75.00	0.00	0.00	4	670,806	100.00	10.00	10.00	8	48,313	14.29	-46.95	48,313	14.29	-46.95
94-104	0	0	0.00	0.00	0.00	2	27,500	100.00	10.00	10.00	1	25,000	-66.67	4.90	25,000	-66.67	4.90
105-115	1	185,000	-50.00	-75.00	-83.88	2	62,500	100.00	40.97	40.97	1	300,000	-97.78	336.91	300,000	-97.78	336.91
116-126	1	50,000	-75.00	0.00	0.00	4	310,134	300.00	0.00	0.00	1	220,000	-66.67	358.95	220,000	-66.67	358.95
127-137	0	0	0.00	0.00	0.00	1	154,354	0.00	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
160-170	1	5,000	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
215-225	2	12,500	0.00	0.00	-96.55	2	362,500	0.00	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
TOTAL	220	117,159	-7.95	3.34	3.34	239	113,377	8.64	27.43	27.43	220	88,973	-10.57	-6.99	88,973	-10.57	-6.99

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2011			2011-2010			2010			2010-2009			2009			2009-2008				
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of	Ave Indemnity
0- 6	2	62,500		100.00	6150.00	1	1,000		0.00	24.69	1	802	-50.00		-95.42			-50.00		-95.42
7-12	3	178,441		200.00	215.03	1	56,643		-66.67	-44.29	3	101,667	50.00		25.13			50.00		25.13
13- 18	9	842,389		350.00	810.69	2	92,500		-7500.00	-63.47	8	253,250	33.33		-17.08			33.33		-17.08
19- 24	10	146,968		-9.09	11.80	11	131,455		22.22	-87.71	9	1,070,000	-25.00		191.72			-25.00		191.72
25- 30	8	482,443		100.00	62.17	4	297,500		-42.86	-16.25	7	355,238	-36.36		-8.97			-36.36		-8.97
31- 36	21	538,225		40.00	-14.98	15	633,046		-11.76	106.07	17	307,206	183.33		-46.79			183.33		-46.79
37- 42	16	329,130		-15.79	-34.02	19	498,816		-26.92	75.94	26	283,513	36.84		5.02			36.84		5.02
43- 48	22	482,761		120.00	86.04	10	259,500		-52.38	-62.44	21	690,929	-12.50		-7.99			-12.50		-7.99
49- 60	24	669,063		0.00	185.70	24	234,188		9.09	-43.96	22	417,898	15.79		95.18			15.79		95.18
61- 71	7	405,357		-56.25	0.63	16	402,812		6.67	33.56	15	301,599	114.29		-57.86			114.29		-57.86
72- 82	11	419,091		-8.33	24.55	12	336,489		33.33	-54.72	9	743,056	0.00		87.85			0.00		87.85
83- 93	5	160,000		-28.57	-76.79	7	689,285		600.00	72.32	1	400,000	-87.50		17.32			-87.50		17.32
94-104	3	950,000		-25.00	546.81	4	146,875		-33.33	-54.42	6	322,237	0.00		12.08			0.00		12.08
105-115	3	549,667		200.00	999.33	1	50,000		-50.00	-75.61	2	205,000	-91.30		64.98			-91.30		64.98
116-126	1	50,000		-88.89	-91.64	9	597,917		800.00	647.40	1	80,000	-66.67		-91.27			-66.67		-91.27
127-137	1	575,000		0.00	130.00	1	250,000		-50.00	-25.18	2	334,116	0.00		0.00			0.00		0.00
138-148	1	80,000		0.00	0.00	0	0		0.00	0.00	0	0	0.00		0.00			0.00		0.00
149-159	1	10,000		0.00	0.00	0	0		0.00	0.00	1	350,000	0.00		0.00			0.00		0.00
182-192	0	0		0.00	0.00	2	0		0.00	0.00	2	2,000,000	0.00		0.00			0.00		0.00
203-214	0	0		0.00	0.00	0	0		0.00	0.00	1	350,000	0.00		0.00			0.00		0.00
215-225	0	0		0.00	0.00	0	0		0.00	0.00	1	511,217	-50.00		-46.19			-50.00		-46.19
TOTAL	148	474,862		8.03	25.97	137	376,963		-11.61	-17.31	155	455,870	-3.73		17.87			-3.73		17.87

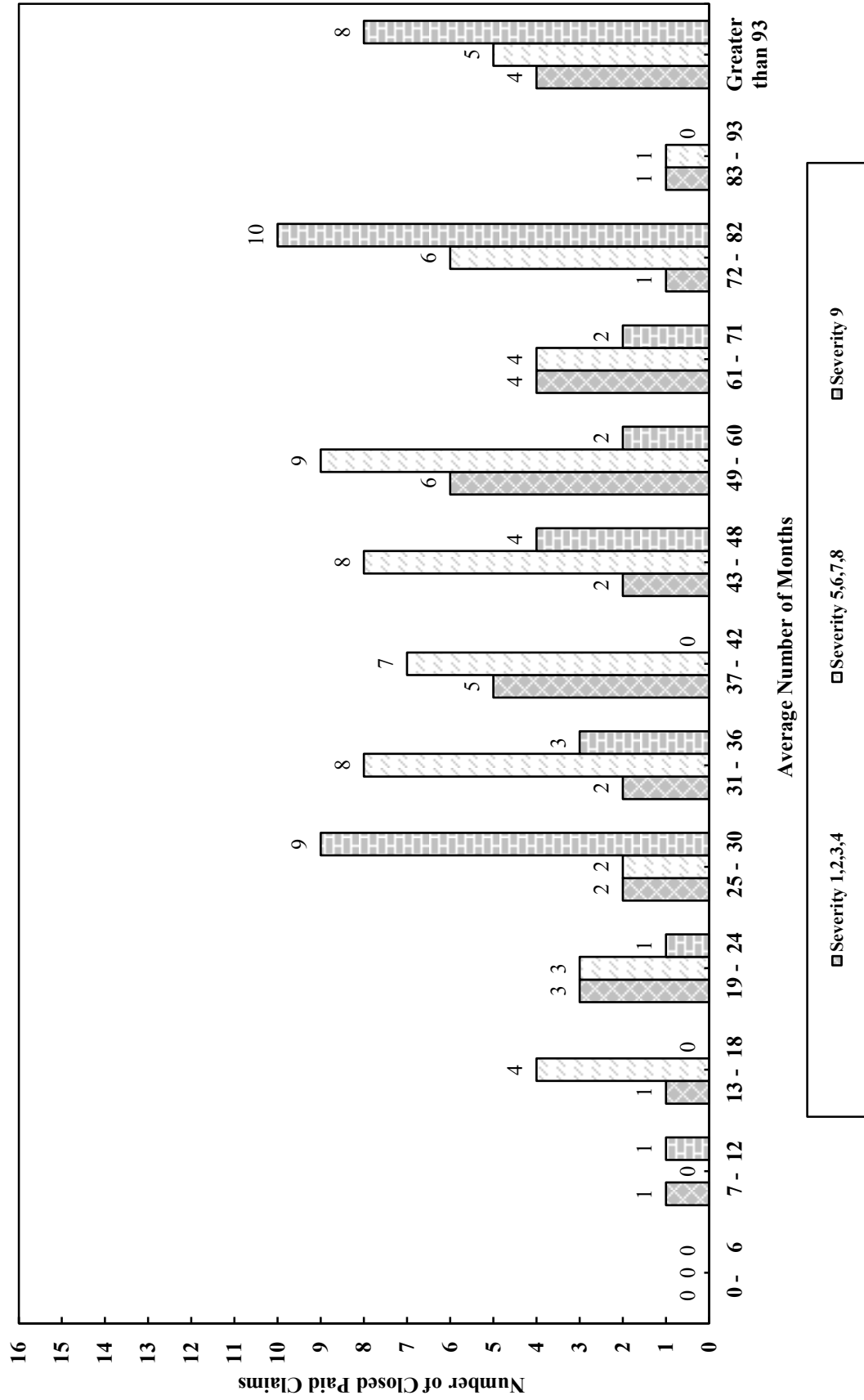
Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2011			2010-2010			2010			2009-2009			2009			2008-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	2	175,000	0.00	0	0	0.00	0	0	0.00	2	72,500	100.00	2	72,500	100.00	2	2316.70	2316.70
7- 12	5	94,500	25.00	4	317,000	-70.19	4	317,000	33.33	3	133,333	-40.00	3	133,333	-40.00	3	-38.59	-38.59
13- 18	5	144,000	66.67	3	231,667	-37.84	3	231,667	-40.00	5	328,500	25.00	5	328,500	25.00	5	20.55	20.55
19- 24	5	249,000	-68.75	16	222,656	11.83	16	222,656	433.33	3	158,333	-62.50	3	158,333	-62.50	3	-8.87	-8.87
25- 30	22	221,405	120.00	10	282,500	-21.63	10	282,500	-28.57	14	276,326	27.27	14	276,326	27.27	14	105.90	105.90
31- 36	16	205,060	33.33	12	123,292	66.32	12	123,292	-33.33	18	285,625	28.57	18	285,625	28.57	18	92.57	92.57
37- 42	11	175,455	-59.26	27	184,074	-4.68	27	184,074	58.82	17	126,912	-39.29	17	126,912	-39.29	17	-42.04	-42.04
43- 48	15	194,467	50.00	10	211,000	-7.84	10	211,000	-52.38	21	232,518	-4.55	21	232,518	-4.55	21	-2.31	-2.31
49- 60	18	196,997	5.88	17	102,424	92.34	17	102,424	-34.62	26	167,482	18.18	26	167,482	18.18	26	-22.55	-22.55
61- 71	12	143,724	-25.00	16	167,375	-14.13	16	167,375	33.33	12	340,081	-7.69	12	340,081	-7.69	12	96.26	96.26
72- 82	19	366,116	216.67	6	168,333	117.49	6	168,333	0.00	6	224,942	-33.33	6	224,942	-33.33	6	102.11	102.11
83- 93	1	60,000	-66.67	3	222,417	-73.02	3	222,417	-66.67	9	205,738	80.00	9	205,738	80.00	9	337.74	337.74
94-104	3	68,333	-40.00	5	67,557	1.15	5	67,557	400.00	1	30,000	-85.71	1	30,000	-85.71	1	-67.82	-67.82
105-115	6	411,917	500.00	1	60,000	586.53	1	60,000	-50.00	2	31,250	-81.82	2	31,250	-81.82	2	-71.16	-71.16
116-126	2	69,100	0.00	2	62,500	10.56	2	62,500	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00
127-137	1	7,500	0.00	0	0	0.00	0	0	0.00	2	200,000	0.00	2	200,000	0.00	2	0.00	0.00
138-148	0	0	0.00	2	92,500	0.00	2	92,500	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00
149-159	1	215,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00
171-181	0	0	0.00	1	25,000	0.00	1	25,000	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00
TOTAL	144	214,507	6.67	135	175,846	-19.61	141	218,737	-4.26	141	218,737	-15.06	141	218,737	-15.06	141	21.83	21.83

Lapsed Months From Incident to Disposition

2011 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2011			2010-2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0-6	0	0	0.00	2	6,250	100.00	1	79,117	0.00	1	30,000	0.00	1	50,000	-50.00
7-12	1	91,800	-50.00	2	7,500	100.00	1	-25,000	-66.67	1	10,000	-66.67	1	-11,76	-11.76
13-18	1	10,000	-66.67	3	353,333	-97.17	4	958,68	33.33	4	33,375	33.33	4	-76,59	-76.59
19-24	3	132,333	-40.00	5	119,000	-10.17	5	132,469	25.00	5	20,47	25.00	5	20,47	20.47
25-30	2	36,250	-60.00	5	290,400	66.67	3	169,333	-25.00	3	306,500	0.00	3	30,76	30.76
31-36	2	110,000	-60.00	5	196,500	0.00	5	-35,89	0.00	5	306,500	0.00	5	0.00	0.00
37-42	5	430,000	400.00	6	75,000	-80.00	3	78,000	0.00	3	255,000	0.00	3	153,35	153.35
43-48	2	22,500	-66.67	1	105,133	100.00	3	34,79	78.00	3	78,000	0.00	3	-48,00	-48.00
49-60	6	108,575	50.00	4	184,375	-42.86	7	164,714	16.67	7	164,714	16.67	7	-58,28	-58.28
61-71	4	135,899	0.00	4	79,375	-20.00	5	122,500	400.00	5	122,500	400.00	5	-65,00	-65.00
72-82	1	100,000	-50.00	2	512,500	-33.33	3	256,73	200.00	3	143,667	200.00	3	-62,17	-62.17
83-93	1	250,000	0.00	1	1,000,000	-75.00	4	83,125	3.91	4	100,00	3.91	4	0.00	0.00
94-104	0	0	0.00	1	30,000	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
105-115	1	185,000	0.00	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
116-126	1	50,000	-50.00	2	142,017	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
127-137	0	0	0.00	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
215-225	2	12,500	0.00	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
TOTAL	32	149,730	-25.58	43	191,089	6.52	46	150,312	39.39	46	150,312	39.39	46	-14,58	-14.58

Severity 5,6,7,8

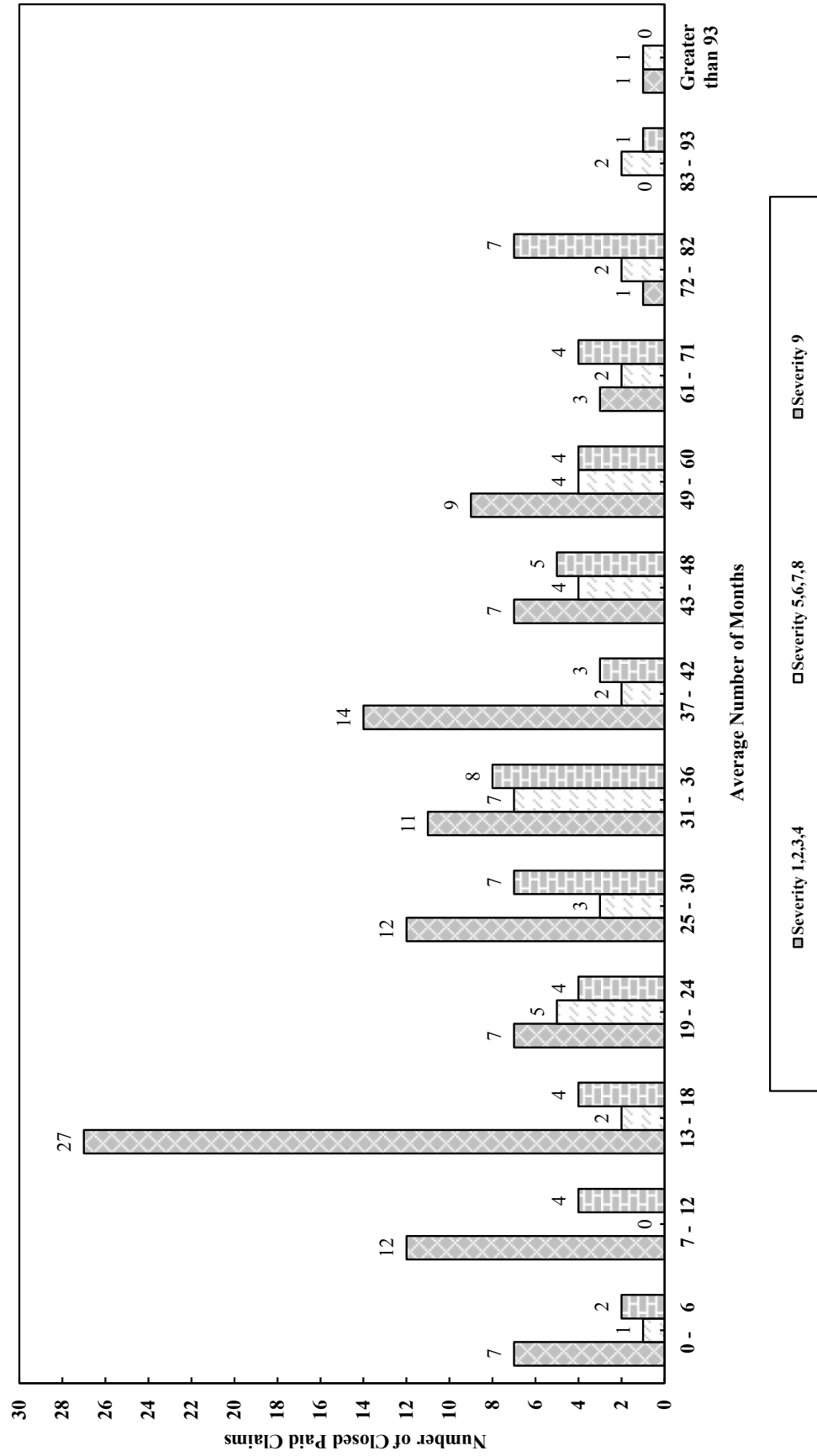
Lapsed Mths From Incident to Disposition	2011			2010-2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
13-18	4	175,500	300.00	1	125,000	-66.67	3	347,833	200.00	3	347,833	200.00	3	-28,65	-28.65
19-24	3	178,333	50.00	2	212,500	0.00	2	-32,00	-66.67	2	312,500	-66.67	2	212,50	212.50
25-30	2	355,000	-50.00	4	297,500	33.33	3	497,500	-25.00	3	497,500	-25.00	3	58,57	58.57
31-36	8	312,500	100.00	4	143,875	-42.86	7	218,929	600.00	7	218,929	600.00	7	242,08	242.08
37-42	7	470,357	16.67	6	300,833	-60.00	15	237,541	66.67	15	237,541	66.67	15	-4,41	-4.41
43-48	8	338,750	100.00	4	465,625	-55.56	9	343,333	-40.00	9	343,333	-40.00	9	-58,22	-58.22
49-60	9	345,278	0.00	9	373,333	28.57	7	497,429	16.67	7	497,429	16.67	7	373,65	373.65
61-71	4	390,625	-50.00	8	579,063	0.00	8	296,016	-15.42	8	296,016	-15.42	8	-15,42	-15.42
72-82	6	180,833	20.00	5	479,574	-25.00	4	912,500	266.47	4	912,500	266.47	4	266,47	266.47
83-93	1	350,000	-66.67	3	874,999	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
94-104	2	425,000	-33.33	3	187,500	200.00	1	603,000	-50.00	1	603,000	-50.00	1	119,29	119.29
105-115	2	324,500	100.00	1	650,000	-50.00	2	205,000	100.00	2	205,000	100.00	2	-79,50	-79.50
116-126	0	0	0.00	7	517,143	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
127-137	1	575,000	0.00	0	0	0.00	1	177,132	0.00	1	177,132	0.00	1	0.00	0.00
138-148	0	0	0.00	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
215-225	0	0	0.00	0	0	0.00	1	511,217	155.61	1	511,217	155.61	1	155,61	155.61
TOTAL	57	326,816	0.00	57	407,559	-9.52	63	357,906	3.28	63	357,906	3.28	63	-9,01	-9.01

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2011			2011-2010			2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim
7-12	1	100,000	0.00	-55.16	1	223,000	-50.00	147.78	2	90,000	0.00	0.00	2	90,000	0.00	0.00	0.00	0.00
19-24	1	75,000	-50.00	-42.86	2	131,250	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00
25-30	9	241,688	350.00	-36.81	2	382,500	-50.00	35.87	4	281,515	0.00	0.00	4	281,515	0.00	0.00	40.76	40.76
31-36	3	283,333	-40.00	106.06	5	137,500	-16.67	-47.78	6	263,333	50.00	50.00	6	263,333	50.00	50.00	81.35	81.35
37-42	0	0	0.00	0.00	7	137,321	16.67	-5.84	6	145,833	-50.00	-50.00	6	145,833	-50.00	-50.00	-46.82	-46.82
43-48	4	59,250	33.33	-48.10	3	114,167	-50.00	-48.42	6	221,320	11.11	11.11	6	221,320	11.11	11.11	13.26	13.26
49-60	2	187,500	-66.67	82.93	6	102,500	-40.00	-54.43	10	224,952	0.00	0.00	10	224,952	0.00	0.00	92.63	92.63
61-71	2	462,500	-66.67	380.10	6	96,333	0.00	-80.98	6	506,389	100.00	100.00	6	506,389	100.00	100.00	84.17	84.17
72-82	10	485,700	400.00	29.52	2	375,000	-50.00	76.54	4	212,413	-20.00	-20.00	4	212,413	-20.00	-20.00	631.61	631.61
83-93	0	0	0.00	0.00	0	0	0.00	0.00	6	237,774	0.00	0.00	6	237,774	0.00	0.00	0.00	0.00
94-104	1	135,000	-66.67	66.81	3	80,928	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	-78.57	-78.57
105-115	5	379,500	400.00	532.50	1	60,000	0.00	20.00	1	50,000	0.00	0.00	1	50,000	0.00	0.00	0.00	0.00
116-126	1	88,200	0.00	35.69	1	65,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00
127-137	1	7,500	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	0.00	1	200,000	0.00	0.00	0.00	0.00
138-148	0	0	0.00	0.00	2	92,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00
171-181	0	0	0.00	0.00	1	25,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00
TOTAL	40	287,018	-4.76	109.19	42	137,203	-19.23	-44.71	52	248,137	-5.45	-5.45	52	248,137	-5.45	-5.45	15.65	15.65

Lapsed Months From Incident to Disposition 2011 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2011			2010-2010			2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	7	8,680	-50.00	14	25,234	-65.60	14	25,234	180.00	193.45	5	8,599	-61.54	43.41	5	8,599	-61.54	43.41
7- 12	12	17,260	-36.84	19	22,871	-24.53	19	22,871	18.75	-44.01	16	40,851	0.00	4.98	16	40,851	0.00	4.98
13- 18	27	76,369	170.00	10	33,04	33.04	10	33,04	-9.09	13.77	11	50,455	-21.43	51.81	11	50,455	-21.43	51.81
19- 24	7	16,555	-46.15	13	62.74	-62.74	13	62.74	62.50	13.01	8	39,313	-38.46	-54.93	8	39,313	-38.46	-54.93
25- 30	12	103,752	-20.00	15	141,578	-26.72	15	141,578	275.00	1248.40	4	10,500	-20.00	-89.49	4	10,500	-20.00	-89.49
31- 36	11	85,290	57.14	7	198,214	-56.97	7	198,214	40.00	140.87	5	82,291	66.67	-41.51	5	82,291	66.67	-41.51
37- 42	14	257,399	75.00	8	316,563	-18.69	8	316,563	0.00	32.72	8	238,521	-11.11	96.04	8	238,521	-11.11	96.04
43- 48	7	580,536	250.00	2	67.06	67.06	2	67.06	-50.00	43.08	4	242,875	0.00	279.49	4	242,875	0.00	279.49
49- 60	9	133,964	50.00	6	43,917	205.04	6	43,917	-25.00	-19.23	8	54,375	0.00	-81.42	8	54,375	0.00	-81.42
61- 71	3	40,000	-25.00	4	46,875	-14.67	4	46,875	-20.00	-31.19	5	68,123	66.67	-68.51	5	68,123	66.67	-68.51
72- 82	1	30,000	0.00	1	50,000	-40.00	1	50,000	-50.00	-67.21	2	152,500	0.00	-63.69	2	152,500	0.00	-63.69
83- 93	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	1	8,500	-50.00	-92.09	1	8,500	-50.00	-92.09
94-104	0	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	1	25,000	-50.00	-20.00	1	25,000	-50.00	-20.00
105-115	0	0	0.00	1	75,000	0.00	1	75,000	0.00	-75.00	1	300,000	-50.00	477.69	1	300,000	-50.00	477.69
116-126	0	0	0.00	1	2,500	0.00	1	2,500	0.00	-98.86	1	220,000	-66.67	358.95	1	220,000	-66.67	358.95
127-137	0	0	0.00	1	154,354	0.00	1	154,354	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	1	5,000	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	1	600,000	0.00	1	600,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	111	123,036	7.77	103	97,193	26.59	103	97,193	28.75	19.01	80	81,667	-20.00	-11.20	80	81,667	-20.00	-11.20

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2011			2011-2010			2010			2010-2009			2009			2009-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	1	100,000	0.00	1	9900.00	0.00	1	1,000	0.00	0.00	0	0	0	0	0.00	0	0	0.00
7- 12	0	0	0.00	0	0.00	0.00	0	0	0.00	0.00	1	185,000	0.00	0.00	0.00	1	185,000	0.00
13- 18	2	2,475,000	0.00	2	0.00	0.00	2	0	0.00	0.00	3	87,500	0.00	-71.31	3	87,500	0.00	-71.31
19- 24	5	65,800	150.00	0	229.00	229.00	0	20,000	-50.00	-99.07	4	2,161,250	33.33	127.15	4	2,161,250	33.33	127.15
25- 30	3	811,513	0.00	0	0.00	0.00	4	0	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
31- 36	7	1,122,532	75.00	5	-40.13	-40.13	5	1,875,000	0.00	208.96	4	606,875	100.00	-34.39	4	606,875	100.00	-34.39
37- 42	2	75,542	-60.00	1	-85.53	-85.53	1	522,000	25.00	75.91	4	296,744	300.00	-40.65	4	296,744	300.00	-40.65
43- 48	4	1,106,250	300.00	5	268.75	268.75	5	300,000	-80.00	-83.97	5	1,871,400	66.67	136.39	5	1,871,400	66.67	136.39
49- 60	4	418,750	-20.00	2	78.95	78.95	2	234,000	-50.00	-51.96	10	487,050	150.00	124.45	10	487,050	150.00	124.45
61- 71	2	337,500	0.00	4	-12.90	-12.90	4	387,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
72- 82	2	1,062,500	-50.00	2	405.95	405.95	2	210,000	300.00	950.00	1	20,000	0.00	-84.00	1	20,000	0.00	-84.00
83- 93	2	75,000	0.00	0	-90.00	-90.00	0	750,000	100.00	87.50	1	400,000	0.00	70.21	1	400,000	0.00	70.21
94-104	1	2,000,000	0.00	0	0.00	0.00	0	0	0.00	0.00	2	502,211	0.00	48.80	2	502,211	0.00	48.80
105-115	0	0	0.00	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
116-126	0	0	0.00	1	761,254	0.00	1	761,254	0.00	851.57	1	80,000	0.00	-87.69	1	80,000	0.00	-87.69
127-137	0	0	0.00	1	250,000	0.00	1	250,000	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
149-159	0	0	0.00	0	0.00	0.00	0	0	0.00	0.00	1	350,000	0.00	0.00	1	350,000	0.00	0.00
182-192	0	0	0.00	0	0.00	0.00	0	0	0.00	0.00	2	2,000,000	0.00	0.00	2	2,000,000	0.00	0.00
TOTAL	35	767,781	25.00	28	36.52	-28.21	28	562,402	-28.21	-33.11	39	840,741	2.63	89.16	39	840,741	2.63	89.16

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 9

Lapsed Mths From Incident to Disposition	2011			2010-2010			2010			2009-2009			2009			2008-2008		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	2	175,000	0.00	0	0	0	0	0	0	2	72,500	100.00	2	72,500	100.00	2	72,500	2316.70
7- 12	4	93,125	33.33	3	348,333	-73.27	3	247,500	200.00	1	220,000	-80.00	1	220,000	-80.00	1	220,000	1.33
13- 18	4	155,000	100.00	2	430,000	-37.37	2	430,000	0.00	2	196,250	-33.33	2	196,250	-33.33	2	196,250	33.81
19- 24	4	292,500	33.33	3	558,333	-31.98	3	558,333	0.00	3	158,333	50.00	3	158,333	50.00	3	158,333	-31.90
25- 30	7	257,643	133.33	3	85,000	-53.86	3	85,000	-50.00	6	207,917	-14.29	6	207,917	-14.29	6	207,917	68.02
31- 36	8	241,370	700.00	1	274,107	-221.83	1	274,107	-80.00	5	175,500	-16.67	5	175,500	-16.67	5	175,500	-12.64
37- 42	3	53,333	-57.14	7	357.14	-80.54	7	357.14	75.00	4	81,250	-42.86	4	81,250	-42.86	4	81,250	-46.47
43- 48	5	240,000	66.67	3	52,500	357.14	3	52,500	-62.50	8	338,277	33.33	8	338,277	33.33	8	338,277	16.20
49- 60	4	36,125	-33.33	6	72,700	-50.31	6	72,700	-14.29	7	142,857	40.00	7	142,857	40.00	7	142,857	-28.93
61- 71	4	70,797	-20.00	5	181,500	-60.99	5	181,500	150.00	2	134,653	-33.33	2	134,653	-33.33	2	134,653	-44.28
72- 82	7	134,171	600.00	1	72,500	85.06	1	72,500	-50.00	2	250,000	-33.33	2	250,000	-33.33	2	250,000	87.50
83- 93	1	60,000	0.00	0	0	0.00	0	0	0.00	1	25,000	-50.00	1	25,000	-50.00	1	25,000	-13.04
94-104	0	0	0.00	1	25,000	0.00	1	25,000	0.00	1	30,000	-83.33	1	30,000	-83.33	1	30,000	-55.28
TOTAL	53	170,450	51.43	35	231,356	-26.33	35	231,356	-20.45	44	186,660	-30.16	44	186,660	-30.16	44	186,660	18.34

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2011

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	247	249	58	15,353,150	13,849,893	1,503,257
MISSOURI HOSPITAL PLAN	156	141	54	13,018,423	9,474,144	3,544,279
PROASSURANCE INDEMNITY COMPANY INC	69	96	17	3,974,720	3,317,584	657,136
MEDICAL PROTECTIVE COMPANY	62	77	23	3,526,015	2,331,175	1,194,840
INTERMED INSURANCE COMPANY	31	56	9	2,231,450	905,650	1,325,800
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	63	43	12	4,276,000	2,706,645	1,569,355
DOCTORS COMPANY AN INTERINS EXCHANGE	48	37	6	1,114,395	960,800	153,595
PREFERRED PHYSICIANS MEDICAL RRG INC	13	34	4	1,250,000	775,000	475,000
LEXINGTON INSURANCE COMPANY	78	26	4	955,000	730,000	225,000
EVEREST INDEMNITY INSURANCE COMPANY	78	25	0	0	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	21	22	11	154,008	49,542	104,466
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	29	22	7	255,000	63,320	191,680
MEDICAL LIABILITY ALLIANCE	38	20	5	1,702,500	1,021,500	681,000
COLUMBIA CASUALTY COMPANY	24	19	8	1,070,322	568,466	501,856
CONTINENTAL CASUALTY COMPANY	16	17	4	256,395	208,395	48,000
MEDICUS INSURANCE COMPANY	7	14	2	519,500	325,000	194,500
GALEN INSURANCE COMPANY	5	13	2	525,000	311,211	213,789
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	14	12	5	924,000	530,000	394,000
NCMIC INSURANCE COMPANY	10	10	3	527,000	264,500	262,500
PODIATRY INSURANCE COMPANY OF AMERICA	6	8	4	651,500	580,068	71,432
DARWIN SELECT INSURANCE COMPANY	6	8	2	40,000	20,000	20,000
EVANSTON INSURANCE COMPANY	4	7	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE COMPANY	6	7	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC	0	7	3	720,000	0	720,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	7	1	216,000	108,000	108,000
HEALTH CARE INDEMNITY INC	3	7	1	9,000	3,572	5,428
CINCINNATI INSURANCE COMPANY THE	8	6	5	1,034,000	0	1,034,000
CHICAGO INSURANCE COMPANY	3	6	1	499,000	0	499,000
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	4	6	2	240,000	10,000	230,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	6	6	3	2,500,000	2,200,000	300,000
EMERGENCY PHYSICIANS INSURANCE CO RRG	6	6	0	0	0	0
OMS NATIONAL INSURANCE COMPANY RRG	5	5	2	39,116	39,116	0
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0	5	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	5	5	0	0	0	0
HOMELAND INSURANCE COMPANY OF NEW YORK	1	5	2	305,000	198,168	106,832
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC	1	5	3	430,000	20,939	409,061
ACE AMERICAN INSURANCE COMPANY	2	4	2	42,500	0	42,500
ADMIRAL INSURANCE COMPANY	6	3	1	150,000	0	150,000
ESSEX INSURANCE COMPANY	7	3	0	0	0	0
NAUTILUS INSURANCE COMPANY	0	3	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	1	3	1	50,000	0	50,000
ILLINOIS UNION INSURANCE COMPANY	0	2	2	540,000	0	540,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	2	2	80,000	10,000	70,000
PROASSURANCE COMPANY OF WISCONSIN INC	0	2	1	200,000	125,000	75,000
PROASSURANCE SPECIALTY INSURANCE INC	1	2	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	2	2	32,500	25,000	7,500
IRONSHORE SPECIALITY INSURANCE COMPANY	6	1	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	2	1	0	0	0	0
DARWIN NATIONAL ASSURANCE COMPANY	0	1	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	1	1	55,000	11,000	44,000
GRANITE STATE INSURANCE COMPANY	0	1	0	0	0	0
GREATER NEW YORK MUTUAL INS CO	0	1	1	247,500	100,000	147,500
ONEBEACON INSURANCE COMPANY	2	1	0	0	0	0
AMERICAN HOME ASSURANCE COMPANY	0	1	1	12,500	0	12,500
TRUCK INSURANCE EXCHANGE	0	1	1	575,000	0	575,000
LLOYDS SYNDICATE #2003	0	1	0	0	0	0
FORTRESS INSURANCE COMPANY	5	1	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	0	1	1	25,000	0	25,000
EMERGENCY MEDICINE RISK RETENTION GROUP INC	3	1	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2011

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	1	1	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	2	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP	2	0	0	0	0	0
PACO ASSURANCE COMPANY INC	1	0	0	0	0	0
MMIC INSURANCE INC	2	0	0	0	0	0
ALL SELF INSURED	442	596	232	66,617,015	33,787,801	32,829,214
TOTAL	1,571	1,675	511	126,943,509	75,631,489	51,312,020

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2010

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	250	271	75	13,349,457	10,825,066	2,524,391
MISSOURI HOSPITAL PLAN	195	176	72	19,734,146	13,965,487	5,748,659
PROASSURANCE INDEMNITY COMPANY INC	98	126	23	7,412,100	5,723,991	1,688,109
MEDICAL PROTECTIVE COMPANY	94	79	22	2,919,816	649,632	2,270,184
EVEREST INDEMNITY INSURANCE COMPANY	78	64	0	0	0	0
INTERMED INSURANCE COMPANY	25	58	10	2,113,500	2,066,000	47,500
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	54	45	12	1,093,300	420,802	672,498
DOCTORS COMPANY AN INTERINS EXCHANGE	22	38	11	2,932,004	1,998,693	933,311
MEDICAL LIABILITY ALLIANCE	31	28	7	2,155,000	1,343,000	812,000
CONTINENTAL CASUALTY COMPANY	18	26	4	122,574	4,315	118,259
HEALTH CARE INDEMNITY INC	2	24	7	1,448,700	1,448,700	0
LEXINGTON INSURANCE COMPANY	74	21	4	264,498	65,000	149,498
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	16	21	3	503,626	253,626	250,000
COLUMBIA CASUALTY COMPANY	18	18	7	1,357,375	1,210,169	147,206
PHARMACISTS MUTUAL INSURANCE COMPANY	23	18	14	540,882	211,249	329,633
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	15	4	925,000	462,500	462,500
PREFERRED PHYSICIANS MEDICAL RRG INC	27	14	2	407,500	0	407,500
EVANSTON INSURANCE COMPANY	7	13	4	194,500	88,250	106,250
MEDICUS INSURANCE COMPANY	8	11	0	0	0	0
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	3	10	0	0	0	0
NCMIC INSURANCE COMPANY	6	9	5	295,577	240,077	55,500
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	14	9	3	2,112,500	1,688,000	424,500
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0	8	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC	1	8	1	57,497	0	57,497
HUDSON SPECIALTY INSURANCE COMPANY	11	8	1	1,000	1,000	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	4	8	0	0	0	0
GALEN INSURANCE COMPANY	8	8	3	86,000	37,000	49,000
PODIATRY INSURANCE COMPANY OF AMERICA	7	7	3	183,000	103,000	80,000
NATIONAL FIRE AND MARINE INSURANCE COMPANY	1	7	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	2	7	2	400,000	0	400,000
OMS NATIONAL INSURANCE COMPANY RRG	6	5	1	11,000	5,000	6,000
AMERICAN EQUITY INSURANCE CO	0	5	5	3,000,000	2,000,000	1,000,000
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC	4	5	4	595,000	95,761	499,239
GENERAL STAR INDEMNITY COMPANY	2	4	1	220,000	0	220,000
DARWIN SELECT INSURANCE COMPANY	3	4	2	53,454	0	53,454
CHICAGO INSURANCE COMPANY	6	4	1	62,500	0	62,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	4	4	2	95,500	50,500	45,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	1	4	1	25,000	22,750	2,250
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	26	4	1	62,500	62,500	0
CINCINNATI INSURANCE COMPANY THE	5	3	2	272,500	0	272,500
PROASSURANCE COMPANY OF WISCONSIN INC	1	3	0	0	0	0
PROASSURANCE SPECIALTY INSURANCE INC	0	3	1	85,000	0	85,000
ADMIRAL INSURANCE COMPANY	0	2	1	23,000	8,000	15,000
ARCH SPECIALTY INSURANCE COMPANY	2	2	1	140,000	0	140,000
TRUCK INSURANCE EXCHANGE	0	2	0	0	0	0
FORTRESS INSURANCE COMPANY	3	2	0	0	0	0
HOMELAND INSURANCE COMPANY OF NEW YORK	3	2	1	150,000	0	150,000
ESSEX INSURANCE COMPANY	1	1	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	1	0	0	0	0
NAUTILUS INSURANCE COMPANY	2	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP	0	1	1	150,000	9,321	140,679
CHARTIS SPECIALTY INSURANCE COMPANY	0	1	1	35,000	0	35,000
ACE AMERICAN INSURANCE COMPANY	2	1	1	75,000	0	75,000
AMERICAN HOME ASSURANCE COMPANY	0	1	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	1	1	415,000	415,000	0
PACO ASSURANCE COMPANY INC	2	1	1	2,932	2,932	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP	0	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	3	1	0	0	0	0
IRONSHORE SPECIALTY INSURANCE COMPANY	2	0	0	0	0	0

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Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
DARWIN NATIONAL ASSURANCE COMPANY	1	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	0	0	0	0	0
ONEBEACON INSURANCE COMPANY	1	0	0	0	0	0
TIG INSURANCE CO OF MICHIGAN	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	4	0	0	0	0	0
ALL SELF INSURED	579	551	183	36,397,276	14,951,642	21,445,634
TOTAL	1,774	1,775	511	102,480,214	60,428,963	41,981,251

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2009

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	251	255	82	15,387,999	10,727,962	4,660,037
MISSOURI HOSPITAL PLAN	142	177	56	12,613,039	8,917,824	3,695,215
PROASSURANCE INDEMNITY COMPANY INC	95	122	16	3,508,432	1,304,825	2,203,607
MEDICAL PROTECTIVE COMPANY	74	102	33	5,110,704	1,720,200	3,390,504
EVEREST INDEMNITY INSURANCE COMPANY	68	87	7	1,880,000	0	1,880,000
INTERMED INSURANCE COMPANY	29	74	7	3,301,217	3,271,517	29,700
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	52	60	12	4,312,500	2,987,500	1,255,000
DOCTORS COMPANY AN INTERINS EXCHANGE	30	41	10	3,918,274	3,199,934	718,340
HEALTH CARE INDEMNITY INC	9	40	8	2,790,500	2,790,500	0
MEDICAL LIABILITY ALLIANCE	29	33	10	2,797,500	1,738,500	1,059,000
CONTINENTAL CASUALTY COMPANY	26	28	6	667,500	5,000	662,500
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	36	25	2	725,000	725,000	0
LEXINGTON INSURANCE COMPANY	9	23	10	1,590,000	58,286	1,531,714
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	15	19	2	95,000	31,082	63,918
PREFERRED PHYSICIANS MEDICAL RRG INC	18	15	0	0	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	19	14	14	498,387	174,733	323,654
NCMIC INSURANCE COMPANY	11	13	6	397,000	173,000	224,000
PODIATRY INSURANCE COMPANY OF AMERICA	12	12	5	1,060,000	902,564	157,436
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	8	12	2	352,000	176,000	176,000
CHICAGO INSURANCE COMPANY	1	9	2	650,000	168,000	482,000
HUDSON SPECIALTY INSURANCE COMPANY	5	9	3	375,000	283,640	91,360
FORTRESS INSURANCE COMPANY	9	9	3	151,948	103,132	48,816
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC	9	8	4	2,444,945	76,236	2,368,709
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC	9	8	7	798,000	119,268	678,732
GALEN INSURANCE COMPANY	9	8	0	0	0	0
EVANSTON INSURANCE COMPANY	8	7	3	240,000	55,000	185,000
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	5	7	2	527,500	363,750	163,750
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	4	7	6	890,000	150,000	740,000
TRUCK INSURANCE EXCHANGE	0	7	4	355,000	140,000	215,000
EMERGENCY PHYSICIANS INSURANCE CO RRG	13	7	3	319,500	0	319,500
AMERICAN INSURANCE COMPANY THE	1	6	4	7,971	2,971	5,000
COLUMBIA CASUALTY COMPANY	18	5	4	2,775,000	2,548,037	226,963
PREFERRED PROFESSIONAL INSURANCE COMPANY	4	5	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	4	5	2	575,000	0	575,000
ESSEX INSURANCE COMPANY	1	4	0	0	0	0
CINCINNATI INSURANCE COMPANY THE	6	4	2	1,100,000	0	1,100,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	3	1	515,000	165,000	350,000
TIG INSURANCE COMPANY	1	3	1	30,000	0	30,000
MID CENTURY INSURANCE COMPANY	0	3	3	1,400,000	600,000	800,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	3	0	0	0	0
PROASSURANCE SPECIALTY INSURANCE INC	2	3	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	2	3	2	180,000	40,000	140,000
OMS NATIONAL INSURANCE COMPANY RRG	3	2	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	3	2	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	2	2	1	58,333	0	58,333
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0	2	1	50,000	10,000	40,000
FIREMANS FUND INSURANCE COMPANY	0	2	1	4,000	4,000	0
ISMIE MUTUAL INSURANCE COMPANY	0	2	1	100,000	13,371	86,629
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	7	2	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	2	0	0	0	0
ADMIRAL INSURANCE COMPANY	2	1	1	9,844	9,844	0
LANDMARK AMERICAN INSURANCE COMPANY	0	1	1	18,000	0	18,000
CHARTIS SPECIALTY INSURANCE COMPANY	0	1	1	150,000	0	150,000
GRANITE STATE INSURANCE COMPANY	1	1	0	0	0	0
HOMELAND INSURANCE COMPANY OF NEW YORK	4	1	1	160,000	0	160,000
MEDICUS INSURANCE COMPANY	12	1	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	3	0	0	0	0	0
NAUTILUS INSURANCE COMPANY	2	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP	1	0	0	0	0	0

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Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
DARWIN SELECT INSURANCE COMPANY	8	0	0	0	0	0
TIG INSURANCE CO OF MICHIGAN	1	0	0	0	0	0
AMERICAN HOME ASSURANCE COMPANY	1	0	0	0	0	0
LLOYDS SYNDICATE #2987	1	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	0	0	0
ALL SELF INSURED	549	522	164	46,185,806	30,362,167	15,823,639
TOTAL	1,647	1,829	516	121,075,899	74,118,843	46,887,056

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2009- 2011).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2011	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	217	317	149	48,822,887	26,470,429	22,352,458
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	152	149	27	6,199,250	3,871,346	2,327,904
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	100	107	43	13,016,495	10,872,760	2,143,735
80611 HOSPITAL FOR PROFIT BED	100	100	46	5,273,547	4,022,384	1,251,163
80143 SURGERY GENERAL NOC M.D.	52	54	16	4,811,395	3,031,336	1,780,059
80964 NURSES - RNS	58	54	6	1,400,500	1,095,000	305,500
80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	39	53	18	7,894,000	5,310,507	2,583,493
80420 FAMILY PHYSICIAN NO SURGERY M.D.	37	47	9	579,000	317,000	262,000
80257 INTERNAL MED NO SURGERY M.D.	50	41	8	442,500	231,000	211,500
80211 DENTIST NOC	40	40	11	562,485	320,995	241,490
80154 SURGERY ORTHOPEDIC M.D.	28	38	5	995,000	586,211	408,789
93215 HOSPITAL GOVERNMENT BED	30	33	8	357,735	245,641	112,094
80102 EMERGENCY MED NO SURGERY M.D.	16	32	7	1,484,500	995,000	489,500
80151 ANESTHESIOLOGY M.D.	16	29	5	2,370,000	1,650,000	720,000
59112 PHARMACISTS	23	26	11	154,008	49,542	104,466
80617 HOSPITAL NOT PROFIT VISITS	31	23	10	2,520,910	645,110	1,875,800
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	21	22	3	852,000	852,000	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	7	19	12	4,438,500	683,000	3,755,500
80923 NURSE HOME FOR PROFIT BED	16	19	10	1,187,258	46,365	1,140,893
80152 SURGERY NEUROLOGY M.D.	17	17	6	2,145,000	1,625,500	519,500
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	17	17	5	613,200	446,122	167,078
80156 SURGERY PLASTIC M.D.	22	16	3	571,800	480,813	90,987
80268 PHYSICIANS NO SURGERY NOC M.D.	32	15	3	416,000	174,325	241,675
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	20	15	1	350,000	210,000	140,000
84153 SURGERY OBSTETRICS GYNCOLOGY D.O.	4	13	4	1,335,000	1,036,969	298,031
84420 FAMILY PHYSICIAN NO SURGERY D.O.	10	13	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	11	12	3	1,085,000	760,000	325,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	5	12	3	1,947,500	757,500	1,190,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	12	0	0	0	0
80157 EMERGENCY MED MAJOR SURG M.D.	11	11	0	0	0	0
80421 FAMILY PHYSICIAN MINOR SURG M.D.	30	11	2	270,000	111,000	159,000
80963 NURSES - LPNS	32	11	0	0	0	0
80210 DENTIST ORAL SURGERY	13	10	3	74,116	46,116	28,000
80284 INTERNAL MED MINOR SURG M.D.	19	10	4	783,949	130,869	653,080
80993 CHIROPDIST	11	10	5	681,500	580,068	101,432
80410 CHIROPRACTORS	10	9	3	527,000	264,500	262,500
80145 SURGERY UROLOGICAL M.D.	12	8	1	150,000	150,000	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	2	8	6	1,912,500	1,101,656	810,844
80222 HOSPITALIST	5	8	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	10	8	1	2,000,000	1,825,000	175,000
80924 NURSE HOME NOT PROFIT BED	6	8	7	1,166,864	96,021	1,070,843
80998 NURSE NOC	9	8	1	15,000	7,500	7,500
80114 SURGERY OPHTHALMOLOGY M.D.	5	7	1	62,500	0	62,500
80960 NURSE ANESTHETISTS	9	7	2	35,800	18,300	17,500
84154 SURGERY ORTHOPEDIC D.O.	5	7	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	3	7	3	125,000	36,351	88,649
80167 SURGERY GYNCOLOGY M.D.	9	6	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	6	1	30,000	30,000	0
80249 PSYCHIATRY M.D.	0	6	2	100,000	80,000	20,000
84143 SURGERY GENERAL NOC D.O.	6	6	1	500,000	309,662	190,338
84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	6	0	0	0	0
80144 SURGERY THORACIC M.D.	4	5	0	0	0	0
80146 SURGERY VASCULAR M.D.	4	5	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	1	5	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	4	5	1	300,000	145,000	155,000
80269 PULMONARY DISEASE NO SURGERY M.D.	10	5	1	20,000	15,000	5,000
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	5	2	206,465	10,783	195,682
84151 ANESTHESIOLOGY D.O.	2	5	1	68,750	0	68,750
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	3	5	1	500,000	315,370	184,630
80117 SURGERY GENERAL PRACTICE M.D.	22	4	0	0	0	0
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	4	4	2	450,000	450,000	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	4	0	0	0	0
80267 PEDIATRICS NO SURGERY M.D.	2	4	1	200,000	200,000	0
80951 NURSE HOME FOR PROFIT VISITS	2	4	4	550,000	208,857	341,143
84102 EMERGENCY MED NO SURGERY D.O.	1	4	2	780,000	730,000	50,000
84257 INTERNAL MED NO SURGERY D.O.	4	4	0	0	0	0

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PROFESSION SPECIALTY						
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	6	3	0	0	0	0
80235 PHYSIATRY M.D.	3	3	1	75,000	24,000	51,000
80245 HEMATOLOGY NO SURGERY M.D.	3	3	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	3	3	1	203,595	50,000	153,595
80293 PEDIATRICS MINOR SURG M.D.	1	3	0	0	0	0
84268 PHYSICIANS NO SURGERY NOC D.O.	2	3	2	210,000	0	210,000
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	3	1	200,000	131,687	68,313
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	2	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	7	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	3	2	0	0	0	0
80236 PUBLIC HEALTH M.D.	0	2	2	148,000	65,530	82,470
80246 INFECT DISEASE NO SURGERY M.D.	3	2	0	0	0	0
80250 PSYCHOANALYSIS M.D.	5	2	1	12,500	0	12,500
80260 NEPHROLOGY NO SURGERY M.D.	5	2	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	0	2	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	2	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	2	0	0	0	0
80942 EMERGENCY EMTS	0	2	1	750,000	500,000	250,000
80952 NURSE HOME NOT PROFIT VISITS	3	2	2	215,000	62,100	152,900
84235 PHYSICAL MED AND REHABILITATION D.O.	3	2	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	2	0	0	0	0
80104 SURGERY GASTROENTEROLOGY M.D.	0	1	1	350,000	0	350,000
80115 SURGERY COLON AND RECTAL M.D.	5	1	0	0	0	0
80141 SURGERY CARDIAC M.D.	1	1	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	0	1	1	450,000	450,000	0
80169 SURGERY HAND M.D.	2	1	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	2	1	1	247,500	100,000	147,500
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	1	250,000	150,000	100,000
80214 DENTIST EMPLOYED X-RAY THERAPY	0	1	1	4,500	1,264	3,236
80233 OCCUPATIONAL MED M.D.	2	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	0	1	1	425,000	425,000	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80443 PHYS NO MAJ SURG COLONOSCOPY M.D.	0	1	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	3	1	0	0	0	0
80938 PHYSIOTHERAPISTS	3	1	0	0	0	0
80941 EMERGENCY EMTS	0	1	1	30,000	0	30,000
80950 PARTNERSHIP LIABILITY CHIROPDIST	1	1	0	0	0	0
80994 OPTOMETRISTS	2	1	0	0	0	0
84144 SURGERY THORACIC D.O.	2	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	6	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	1	12,500	0	12,500
84255 CARDIOVASCULAR DISEASE NO SURGERY D.O.	0	1	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	0	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	0	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	1	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	0	1	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	1	1	20,000	20,000	0
93216 HOSPITAL GOVERNMENT VISITS	3	1	1	5,000	3,000	2,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	0	0	0	0	0
80158 SURGERY OTOTOLOGY M.D.	1	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	2	0	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	0	0	0	0	0
80945 EMPLOYED PHYSIOTHERAPISTS	1	0	0	0	0	0
80962 MIDWIVES	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	2	0	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	2	0	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	0	0	0	0	0
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0	0	0	0

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PROFESSION SPECIALTY						
84289 OPHTHALMOLOGY MINOR SURG D.O.	2	0	0	0	0	0
TOTAL	1,571	1,675	511	126,943,509	75,631,489	51,312,020

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PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	346	302	140	32,852,621	18,307,002	14,525,619
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	170	161	34	6,079,065	3,519,911	2,559,154
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	97	105	51	9,924,500	6,913,957	3,010,543
80257 INTERNAL MED NO SURGERY M.D.	49	79	14	2,657,030	1,799,714	857,316
80611 HOSPITAL FOR PROFIT BED	90	74	38	3,987,555	3,483,055	504,500
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	40	61	13	2,382,997	1,584,848	798,149
80143 SURGERY GENERAL NOC M.D.	62	54	16	5,589,352	3,940,225	1,649,127
80420 FAMILY PHYSICIAN NO SURGERY M.D.	68	51	8	1,417,500	707,500	710,000
80964 NURSES - RNS	85	49	3	240,000	100,000	140,000
80102 EMERGENCY MED NO SURGERY M.D.	34	41	4	115,000	31,000	84,000
80211 DENTIST NOC	47	35	10	339,920	217,759	122,161
80154 SURGERY ORTHOPEDIC M.D.	27	33	8	2,020,000	1,212,800	807,200
93215 HOSPITAL GOVERNMENT BED	50	29	9	222,250	114,088	108,162
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	26	28	3	777,500	571,500	206,000
80151 ANESTHESIOLOGY M.D.	26	24	3	583,000	536,500	46,500
80152 SURGERY NEUROLOGY M.D.	26	24	5	640,000	452,500	187,500
59112 PHARMACISTS	26	20	15	574,757	213,535	361,222
80274 GASTROENTEROLOGY MINOR SURG M.D.	12	20	2	275,000	173,000	102,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	10	17	3	433,000	418,000	15,000
80268 PHYSICIANS NO SURGERY NOC M.D.	6	17	6	2,208,750	913,250	1,295,500
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	13	17	3	1,710,000	1,058,000	652,000
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	18	17	9	3,182,500	362,000	2,820,500
80923 NURSE HOME FOR PROFIT BED	16	17	9	1,247,189	138,736	1,058,453
80284 INTERNAL MED MINOR SURG M.D.	6	16	2	692,500	415,500	277,000
80145 SURGERY UROLOGICAL M.D.	7	15	4	1,288,000	285,100	1,002,900
80156 SURGERY PLASTIC M.D.	14	15	3	261,534	157,043	104,491
80172 PHYS OR SURG MAJOR SURGERY M.D.	10	15	4	1,244,000	551,000	693,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	18	15	3	1,557,054	1,023,895	533,159
80617 HOSPITAL NOT PROFIT VISITS	33	15	5	748,500	143,400	605,100
80993 CHIROPODIST	13	15	4	273,000	148,000	125,000
80998 NURSE NOC	7	15	2	50,001	5,001	45,000
80261 NEUROLOGY NO SURGERY M.D.	8	14	8	4,025,000	2,900,000	1,125,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	24	14	1	25,000	0	25,000
80210 DENTIST ORAL SURGERY	7	13	4	57,000	9,241	47,759
80410 CHIROPRACTORS	9	13	6	298,509	243,009	55,500
80146 SURGERY VASCULAR M.D.	6	12	2	135,000	0	135,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	12	1	45,000	6,000	39,000
80117 SURGERY GENERAL PRACTICE M.D.	4	11	1	2,500,000	1,825,000	675,000
80267 PEDIATRICS NO SURGERY M.D.	9	11	2	360,000	200,000	160,000
80277 GYNECOLOGY MINOR SURG M.D.	1	11	0	0	0	0
80963 NURSES - LPNS	17	11	0	0	0	0
80141 SURGERY CARDIAC M.D.	3	9	2	360,000	0	360,000
80144 SURGERY THORACIC M.D.	3	9	2	1,060,000	650,000	410,000
80288 NEUROLOGY MINOR SURG M.D.	3	9	2	602,500	474,000	128,500
80960 NURSE ANESTHETISTS	4	9	5	917,120	252,120	665,000
80157 EMERGENCY MED MAJOR SURG M.D.	10	8	1	3,000	1,000	2,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	8	2	197,800	107,800	90,000
80235 PHYSIATRY M.D.	5	8	0	0	0	0
80249 PSYCHIATRY M.D.	2	7	3	535,000	206,464	328,536
84102 EMERGENCY MED NO SURGERY D.O.	8	7	2	273,000	0	273,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	14	6	1	97,500	48,750	48,750
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	6	4	272,500	232,500	40,000
84151 ANESTHESIOLOGY D.O.	5	6	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	5	6	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	8	6	0	0	0	0
80114 SURGERY OPHTHALMOLOGY M.D.	4	5	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	10	5	1	75,000	75,000	0
80246 INFECT DISEASE NO SURGERY M.D.	3	5	1	62,500	50,000	12,500
80256 DERMATOLOGY NO SURGERY M.D.	3	5	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	3	5	3	53,528	74	53,454
80924 NURSE HOME NOT PROFIT BED	6	5	5	622,500	118,334	504,166
84143 SURGERY GENERAL NOC D.O.	5	5	3	214,128	133,747	80,381
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	9	5	2	950,000	950,000	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	5	4	2	1,060,000	1,000,000	60,000
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	7	4	0	0	0	0

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PROFESSION SPECIALTY						
84268 PHYSICIANS NO SURGERY NOC D.O.	1	4	1	418,316	409,162	9,154
80131 MILITARY NO SURGERY M.D.	0	3	0	0	0	0
80213 DENTIST EMPLOYED NOC	2	3	0	0	0	0
80236 PUBLIC HEALTH M.D.	1	3	1	25,000	22,750	2,250
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	3	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	3	1	250,000	150,000	100,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	0	3	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	4	3	0	0	0	0
80938 PHYSIOTHERAPISTS	1	3	0	0	0	0
80941 EMERGENCY EMTS	1	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	6	3	0	0	0	0
84249 PSYCHIATRY D.O.	1	3	2	325,000	125,000	200,000
80115 SURGERY COLON AND RECTAL M.D.	0	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	2	1	187,500	110,625	76,875
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	0	2	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	2	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	2	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	2	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	2	0	0	0	0
80443 PHYS NO MAJ SURG COLONOSCOPY M.D.	4	2	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	6	2	2	32,738	3,432	29,306
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	2	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	3	2	0	0	0	0
80104 SURGERY GASTROENTEROLOGY M.D.	0	1	0	0	0	0
80105 SURGERY GERIATRICS M.D.	1	1	0	0	0	0
80106 SURGERY LARYNGOLOGY M.D.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	0	0	0	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	0	1	0	0	0	0
80169 SURGERY HAND M.D.	2	1	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	0	1	1	415,000	415,000	0
80212 DENTIST EMPLOYED ORAL SURGERY	0	1	0	0	0	0
80216 DENTIST MILITARY	1	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	3	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	1	1	350,000	210,000	140,000
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	0	1	1	11,000	2,136	8,864
80951 NURSE HOME FOR PROFIT VISITS	1	1	0	0	0	0
80994 OPTOMETRISTS	1	1	0	0	0	0
84116 PHYSICIAN OR SURGEONS ASSISTANTS D.O.	0	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	2	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	1	0	0	0	0
84238 ENDOCRINOLOGY NO SURGERY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	1	90,000	0	90,000
84269 PULMONARY DISEASE NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	2	1	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	0	1	0	0	0	0
80175 PHYS OR SURG MAJOR SURGERY M.D. GROUP 4	1	0	0	0	0	0
80214 DENTIST EMPLOYED X-RAY THERAPY	1	0	0	0	0	0
80222 HOSPITALIST	7	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	0	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	1	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2010	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80294 PHYSICIAN MINOR SURGERY NOC M.D.	2	0	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	0	0	0	0	0
80942 EMERGENCY EMTS	1	0	0	0	0	0
80952 NURSE HOME NOT PROFIT VISITS	1	0	0	0	0	0
80962 MIDWIVES	2	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	0	0	0	0	0
84255 CARDIOVASCULAR DISEASE NO SURGERY D.O.	1	0	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	0	0	0	0	0
84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO	1	0	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	4	0	0	0	0	0
TOTAL	1,774	1,775	511	102,480,214	60,428,963	41,981,251

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	285	332	128	37,086,054	25,209,028	11,877,026
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	143	189	42	10,100,148	5,080,147	5,020,001
80611 HOSPITAL FOR PROFIT BED	82	90	38	6,067,500	4,551,137	1,516,363
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	101	89	42	8,147,500	6,459,860	1,687,640
80143 SURGERY GENERAL NOC M.D.	51	69	17	4,316,678	2,109,525	2,207,153
80211 DENTIST NOC	54	69	19	1,334,447	180,871	1,153,576
80420 FAMILY PHYSICIAN NO SURGERY M.D.	46	53	10	2,015,000	83,000	1,932,000
80257 INTERNAL MED NO SURGERY M.D.	59	51	9	2,015,000	1,055,371	959,629
80154 SURGERY ORTHOPEDIC M.D.	32	50	9	2,060,000	1,656,467	403,533
80964 NURSES - RNS	40	44	3	373,333	20,000	353,333
80102 EMERGENCY MED NO SURGERY M.D.	36	40	10	2,515,000	1,384,300	1,130,700
80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	48	36	8	3,903,000	3,525,824	377,176
93215 HOSPITAL GOVERNMENT BED	28	31	10	1,032,708	619,625	413,083
84420 FAMILY PHYSICIAN NO SURGERY D.O.	16	28	2	425,000	325,000	100,000
80152 SURGERY NEUROLOGY M.D.	24	26	4	1,496,250	257,500	1,238,750
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	26	6	872,000	563,000	309,000
80151 ANESTHESIOLOGY M.D.	22	23	2	567,500	553,150	14,350
80145 SURGERY UROLOGICAL M.D.	10	21	5	2,242,445	620,736	1,621,709
80284 INTERNAL MED MINOR SURG M.D.	13	20	4	464,333	214,333	250,000
80923 NURSE HOME FOR PROFIT BED	21	20	13	1,578,000	146,796	1,431,204
80963 NURSES - LPNS	10	19	3	411,000	0	411,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	27	18	5	408,000	115,987	292,013
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	19	18	4	2,550,000	1,765,000	785,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	20	18	7	1,430,000	419,556	1,010,444
80156 SURGERY PLASTIC M.D.	15	17	3	710,000	650,000	60,000
80268 PHYSICIANS NO SURGERY NOC M.D.	4	17	1	30,000	18,000	12,000
59112 PHARMACISTS	22	16	15	548,387	184,733	363,654
80172 PHYS OR SURG MAJOR SURGERY M.D.	14	16	2	67,500	2,709	64,791
80993 CHIROPODIST	16	15	6	1,235,000	1,007,564	157,436
80157 EMERGENCY MED MAJOR SURG M.D.	7	14	3	792,417	265,000	527,417
80274 GASTROENTEROLOGY MINOR SURG M.D.	14	14	0	0	0	0
80410 CHIROPRACTORS	13	14	6	397,000	173,000	224,000
80267 PEDIATRICS NO SURGERY M.D.	4	13	4	1,352,500	1,062,500	290,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	5	13	5	1,131,059	875,000	256,059
80998 NURSE NOC	7	13	3	130,000	56,000	74,000
80617 HOSPITAL NOT PROFIT VISITS	24	11	3	6,050,000	5,313,000	737,000
80210 DENTIST ORAL SURGERY	8	10	2	377,500	190,000	187,500
84268 PHYSICIANS NO SURGERY NOC D.O.	1	10	2	920,000	612,000	308,000
80249 PSYCHIATRY M.D.	7	9	3	570,000	168,000	402,000
84154 SURGERY ORTHOPEDIC D.O.	6	9	3	825,000	326,660	498,340
80141 SURGERY CARDIAC M.D.	7	8	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	23	8	5	1,335,000	427,000	908,000
80117 SURGERY GENERAL PRACTICE M.D.	7	7	1	17,500	0	17,500
80146 SURGERY VASCULAR M.D.	12	7	0	0	0	0
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	9	7	3	968,127	678,400	289,727
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	7	3	850,000	140,000	710,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	7	1	18,750	4,256	14,494
80235 PHYSIATRY M.D.	5	6	1	55,000	11,082	43,918
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	6	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	1	6	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	6	6	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	2	6	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	2	6	3	1,125,000	552,532	572,468
84153 SURGERY OBSTETRICS GYNCOLOGY D.O.	4	6	4	2,007,500	1,519,408	488,092
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	10	6	2	548,750	165,969	382,781
80114 SURGERY OPHTHALMOLOGY M.D.	10	5	3	196,976	66,976	130,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	4	5	2	711,217	631,217	80,000
80246 INFECT DISEASE NO SURGERY M.D.	5	5	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	8	5	3	1,126,000	900,000	226,000
80276 GERIATRICS MINOR SURGERY M.D.	6	5	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	0	4	1	137,500	43,704	93,796
80213 DENTIST EMPLOYED NOC	2	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	2	4	0	0	0	0
80277 GYNCOLOGY MINOR SURG M.D.	0	4	1	603,000	403,000	200,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	4	4	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	10	4	3	425,000	98,037	326,963

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80960 NURSE ANESTHETISTS	6	4	0	0	0	0
84151 ANESTHESIOLOGY D.O.	5	4	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	4	4	1	200,000	200,000	0
80115 SURGERY COLON AND RECTAL M.D.	6	3	1	29,167	29,167	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	3	0	0	0	0
80236 PUBLIC HEALTH M.D.	0	3	1	50,000	0	50,000
80261 NEUROLOGY NO SURGERY M.D.	5	3	0	0	0	0
80994 OPTOMETRISTS	1	3	1	4,000	4,000	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	3	2	400,000	148,091	251,909
84277 GYNECOLOGY MINOR SURG D.O.	0	3	1	200,000	0	200,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	1	50,000	0	50,000
80105 SURGERY GERIATRICS M.D.	1	2	0	0	0	0
80144 SURGERY THORACIC M.D.	3	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	5	2	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	2	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	2	2	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	2	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	2	1	200,000	0	200,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	2	2	662,500	200,000	462,500
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	7	2	1	40,000	0	40,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	2	1	120,000	55,000	65,000
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84801 MANIPULATOR D.O.	2	2	0	0	0	0
91217 MENTAL INSTITUTE GOVERNMENT VISITS	0	2	0	0	0	0
80158 SURGERY OTOTOLOGY M.D.	1	1	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	7	1	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	5	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	0	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	2	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	2,500	0	2,500
80254 ALLERGY M.D.	0	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	2	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	2	1	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	2	1	1	37,153	0	37,153
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	1	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	0	0	0	0
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
84116 PHYSICIAN OR SURGEONS ASSISTANTS D.O.	2	1	1	250,000	5,625	244,375
84144 SURGERY THORACIC D.O.	0	1	1	125,000	0	125,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	1	1	15,000	15,000	0
84233 OCCUPATIONAL MED D.O.	0	1	0	0	0	0
84243 GERIATRICS NO SURGERY D.O.	1	1	0	0	0	0
84249 PSYCHIATRY D.O.	2	1	0	0	0	0
84254 ALLERGY D.O.	1	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	0	1	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	2	1	0	0	0	0
99999 HMO RELATED	0	1	1	18,000	0	18,000
80104 SURGERY GASTROENTEROLOGY M.D.	2	0	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	0	0	0	0	0
80131 MILITARY NO SURGERY M.D.	3	0	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	2	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	2	0	0	0	0	0
80222 HOSPITALIST	5	0	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	0	0	0	0	0
80286 NEOPLASTIC DISEASE MINOR SURG M.D.	2	0	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	0	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	0	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	1	0	0	0	0	0
80941 EMERGENCY EMTS	3	0	0	0	0	0
80942 EMERGENCY EMTS	2	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80951 NURSE HOME FOR PROFIT VISITS	3	0	0	0	0	0
80952 NURSE HOME NOT PROFIT VISITS	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	2	0	0	0	0	0
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	2	0	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	0	0	0	0	0
TOTAL	1,647	1,829	516	121,075,899	74,118,843	46,887,056

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2011

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	132	25.8%	7	19	4	27,714	34,608	62,321	3,805
Lawsuits Settled Before Trial	371	72.6%	20	51	6	192,493	121,147	313,640	54,665
Total Settled	503	98.4%	17	42	6	149,250	98,437	247,688	41,318
Court Dispositions									
Judgment for Plaintiff	6	1.2%	24	61	5	76,000	101,349	177,349	80,308
Judgment for Plaintiff After Appeal	2	0.4%	14	112	9	51,250	595,000	646,250	357,343
Total Court Dispositions	8	1.6%	21	74	6	69,813	224,762	294,575	149,567
Total Paid Claim Dispositions	511	100.0%	17	43	6	148,007	100,415	248,422	43,013
In Favor of Defendant									
Claims Closed Before Litigation	241	20.7%	8	25	4				2,161
Lawsuits Closed or Abandoned Before Trial	851	73.2%	22	45	6				15,624
Court Dispositions									
Direct Verdict for Defendant	5	0.4%	12	50	3				78,475
Judgment Notwithstanding Verdict for Plaintiff	2	0.2%	17	37	8				34,902
Judgment for Defendant	45	3.9%	20	49	5				55,871
Judgment for Defendant After Appeal	19	1.6%	18	101	7				131,579
Total Court Dispositions	71	6.1%	19	63	5				77,132
Total Unpaid Claim Dispositions	1,163	100.0%	19	42	5				16,589

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2011

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	9	7.0%	8	22	4	19,833	26,500	46,333	4,890
Lawsuits Settled Before Trial	116	90.6%	24	60	6	199,225	86,042	285,268	63,338
Total Settled	125	97.7%	23	57	6	186,309	81,755	268,064	59,130
Court Dispositions									
Judgment for Plaintiff	1	0.8%	40	81	4	6,325	93,675	100,000	233,843
Judgment for Plaintiff After Appeal	2	1.6%	14	112	9	51,250	595,000	646,250	357,343
Total Court Dispositions	3	2.3%	23	101	7	36,275	427,892	464,167	316,176
Total Paid Claim Dispositions	128	100.0%	23	58	6	182,793	89,868	272,661	65,155
In Favor of Defendant									
Claims Closed Before Litigation	66	12.2%	10	28	4				4,149
Lawsuits Closed or Abandoned Before Trial	432	79.6%	23	49	6				18,054
Court Dispositions									
Direct Verdict for Defendant	4	0.7%	14	55	4				82,642
Judgment Notwithstanding Verdict for Plaintiff	1	0.2%	24	47	6				58,499
Judgment for Defendant	28	5.2%	24	53	5				65,956
Judgment for Defendant After Appeal	12	2.2%	17	94	7				201,464
Total Court Dispositions	45	8.3%	21	64	5				103,409
Total Unpaid Claim Dispositions	543	100.0%	21	47	6				23,438

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2011

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	68	34.2%	8	19	4	23,323	37,795	61,119
Lawsuits Settled Before Trial	129	64.8%	18	42	6	185,803	165,117	350,920
Total Settled	197	99.0%	14	34	5	129,719	121,169	250,887
Court Dispositions								
Judgement for Plaintiff	2	1.0%	15	53	4	30,423	38,750	69,173
Total Paid Claim Dispositions	199	100.0%	14	34	5	128,721	120,340	249,061
In Favor of Defendant								
Claims Closed Before Litigation	101	44.1%	9	27	4			1,731
Lawsuits Closed or Abandoned Before Trial	125	54.6%	20	42	5			17,483
Court Dispositions								
Direct Verdict for Defendant	1	0.4%	4	30	3			61,809
Judgment for Defendant	2	0.9%	19	59	6			63,503
Total Court Dispositions	3	1.3%	14	49	5			62,938
Total Unpaid Claim Dispositions	229	100.0%	15	35	5			11,131

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation Lawsuits Settled Before Trial	127	24.9%	6	15	4	21,840	30,004	51,844	4,495
	364	71.2%	21	52	6	142,780	97,194	240,167	56,394
Total Settled	491	96.1%	17	42	5	111,498	79,815	191,456	42,970
Court Dispositions									
Direct Verdict for Plaintiff	1	0.2%	64	118	4	139,543	94,491	234,034	126,483
Judgment Notwithstanding Verdict for Defendant	2	0.4%	34	61	6	4,000	50,000	54,000	78,396
Judgment for Plaintiff	12	2.3%	15	59	5	328,818	110,822	439,639	124,460
Judgment for Plaintiff After Appeal	5	1.0%	29	105	5	318,004	253,516	571,520	282,271
Total Court Dispositions	20	3.9%	23	73	5	284,169	139,597	423,765	159,408
Total Paid Claim Dispositions	511	100.0%	17	44	5	118,256	82,155	200,548	47,527
In Favor of Defendant									
Claims Closed Before Litigation	237	18.8%	11	27	4				2,738
Lawsuits Closed or Abandoned Before Trial	951	75.2%	24	49	5				18,290
Court Dispositions									
Direct Verdict for Defendant	9	0.7%	30	75	5				73,204
Judgment for Defendant	63	5.0%	26	67	5				83,697
Judgment for Defendant After Appeal	4	0.3%	13	76	7				172,502
Total Court Dispositions	76	6.0%	26	69	5				87,129
Total Unpaid Claim Dispositions	1,264	100.0%	21	46	5				19,513

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	12	8.5%	6	15	4	82,375	56,125	138,500	25,158
Lawsuits Settled Before Trial	115	81.0%	25	59	6	163,880	9,994	258,874	60,846
Total Settled	127	89.4%	23	55	6	156,179	91,321	247,500	57,474
Court Dispositions									
Direct Verdict for Plaintiff	1	0.7%	64	118	4	139,543	94,491	234,034	126,483
Judgment NWS Verdict for Defendant	1	0.7%	48	68	9	8,000	15,000	23,000	66,888
Judgment for Plaintiff	10	7.0%	16	56	5	301,581	132,986	434,567	114,054
Judgment for Plaintiff After Appeal	3	2.1%	28	110	5	261,667	130,000	391,667	335,362
Total Court Dispositions	15	10.6%	24	72	5	263,224	121,957	385,180	156,000
Total Paid Claim Dispositions	142	100.0%	23	57	6	167,486	94,557	262,044	67,882
In Favor of Defendant									
Claims Closed Before Litigation	96	14.3%	12	26	4				4,983
Lawsuits Closed or Abandoned Before Trial	532	79.5%	24	51	6				20,082
Court Dispositions									
Direct Verdict for Defendant	5	0.7%	16	56	5				73,002
Judgment for Defendant	34	5.1%	28	73	6				97,162
Judgment for Defendant After Appeal	2	0.3%	2	82	8				285,894
Total Court Dispositions	41	6.1%	25	72	6				103,422
Total Unpaid Claim Dispositions	669	100.0%	23	48	5				23,023

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	60	36.1%	5	13	4	20,992	35,307	56,298
Lawsuits Settled Before Trial	106	63.9%	18	49	6	177,311	110,026	287,526
Total Settled	166	100.0%	13	36	5	120,810	83,019	203,950
Court Dispositions								
Total Paid Claim Dispositions	166	100.0%	13	36	5	120,810	83,019	203,950
In Favor of Defendant								
Claims Closed Before Litigation	64	32.8%	11	31	3			1,704
Lawsuits Closed or Abandoned Before Trial	123	63.1%	21	46	6			12,928
Court Dispositions								
Direct Verdict for Defendant	1	0.5%	105	160	5			120,331
Judgment for Defendant	6	3.1%	14	42	6			76,082
Judgment for Defendant After Appeal	1	0.5%	15	52	3			118,220
Total Court Dispositions	8	4.1%	26	58	5			86,881
Total Unpaid Claim Dispositions	195	100.0%	18	42	5			12,278

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	113	21.9%	7	16	4	12,212	33,444	45,656
Lawsuits Settled Before Trial	380	73.6%	18	51	6	175,511	101,025	276,720
Total Settled	493	95.5%	15	43	6	138,082	85,535	223,758
Court Dispositions								
Direct Verdict for Plaintiff	4	0.8%	15	74	4	75,617	173,187	248,804
Judgment for Plaintiff	15	2.9%	19	63	7	320,101	229,885	549,986
Judgment for Plaintiff After Appeal	4	0.8%	17	128	5	235,160	144,375	379,535
Total Court Dispositions	23	4.5%	18	76	6	262,810	205,153	467,963
Total Paid Claim Dispositions	516	100.0%	15	44	6	143,641	90,866	234,643
In Favor of Defendant								
Claims Closed Before Litigation	229	17.4%	8	25	4			2,099
Lawsuits Closed or Abandoned Before Trial	985	75.0%	22	51	6			20,035
Court Dispositions								
Direct Verdict for Defendant	17	1.3%	18	62	7			64,185
Judgment Notwithstanding Verdict for Plaintiff	2	0.2%	17	74	6			74,331
Judgment for Defendant	70	5.3%	20	66	6			84,598
Judgment for Defendant After Appeal	10	0.8%	38	83	4			107,060
Total Court Dispositions	99	7.5%	22	67	6			83,154
Total Unpaid Claim Dispositions	1,313	100.0%	19	47	5			21,666

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	14	8.7%	6	16	4	11,837	89,198	101,036
Lawsuits Settled Before Trial	138	85.7%	19	54	6	152,848	110,910	263,758
Total Settled	152	94.4%	18	50	6	139,860	108,910	248,770
Court Dispositions								
Judgment for Plaintiff	8	5.0%	13	55	7	238,346	266,816	505,162
Judgment for Plaintiff After Appeal	1	0.6%	24	237	5	511,217	0	511,217
Total Court Dispositions	9	5.6%	15	75	7	268,665	237,169	505,835
Total Paid Claim Dispositions	161	100.0%	18	52	6	147,060	116,080	263,140
In Favor of Defendant								
Claims Closed Before Litigation	83	13.0%	12	27	4			2,496
Lawsuits Closed or Abandoned Before Trial	511	80.1%	22	52	6			19,893
Court Dispositions								
Direct Verdict for Defendant	9	1.4%	19	68	8			67,004
Judgment for Defendant	31	4.9%	22	74	7			94,328
Judgment for Defendant After Appeal	4	0.6%	35	92	4			105,481
Total Court Dispositions	44	6.9%	22	74	7			89,753
Total Unpaid Claim Dispositions	638	100.0%	21	50	6			22,448

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	51	31.3%	7	16	4	14,837	22,004	36,841
Lawsuits Settled Before Trial	104	63.8%	15	50	6	295,015	102,753	397,768
Total Settled	155	95.1%	12	39	5	202,827	76,184	279,011
Court Dispositions								
Direct Verdict for Plaintiff	3	1.8%	11	55	3	100,823	67,215	168,038
Judgment for Plaintiff	3	1.8%	55	93	6	560,000	366,667	926,667
Judgment for Plaintiff After Appeal	2	1.2%	5	96	7	214,711	287,500	502,211
Total Court Dispositions	8	4.9%	26	80	5	301,486	234,581	536,067
Total Paid Claim Dispositions	163	100.0%	13	41	5	207,669	83,958	291,627
In Favor of Defendant								
Claims Closed Before Litigation	77	30.3%	4	23	4			2,294
Lawsuits Closed or Abandoned Before Trial	166	65.4%	20	51	6			18,505
Court Dispositions								
Direct Verdict for Defendant	4	1.6%	10	44	5			73,724
Judgment Notwithstanding Verdict for Plaintiff	1	0.4%	20	103	5			82,491
Judgment for Defendant	5	2.0%	17	57	7			45,098
Judgment for Defendant After Appeal	1	0.4%	111	160	5			574,309
Total Court Dispositions	11	4.3%	23	66	6			107,017
Total Unpaid Claim Dispositions	254	100.0%	15	43	5			17,424

Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous sections of this report present data on the number of claims. A claim corresponds to a single practitioner or institution against whom a demand for damages has been made. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This section presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

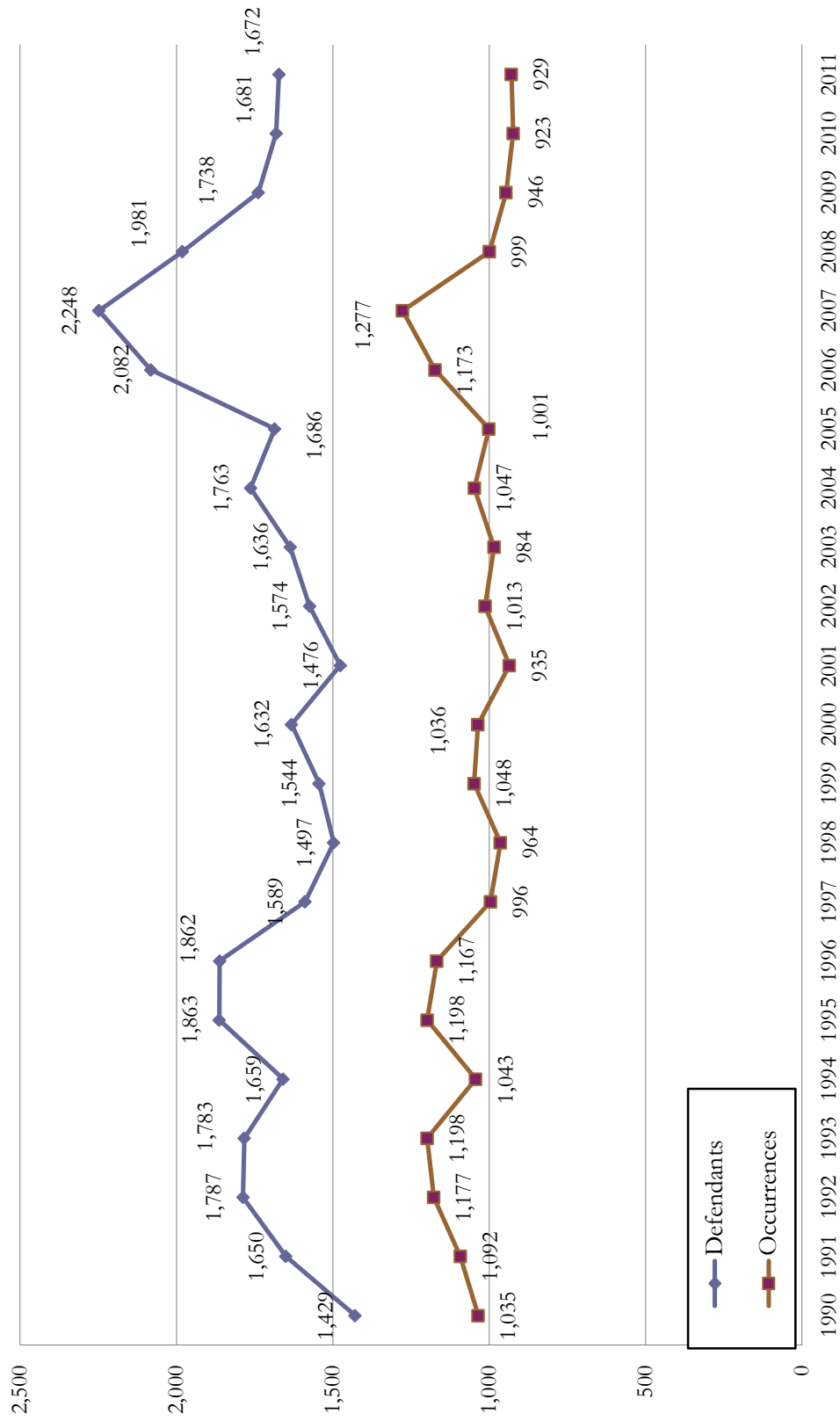
Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

Data aggregated on *per occurrence* and *per defendant* bases largely mirror the claim trends presented in earlier sections.

Note that the number of closed claims presented here will not equal the number presented elsewhere. This is because an occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added. Claims are here considered closed in the year in which the occurrence is closed, regardless of when the individual claim was closed. This method is intended to present claims and defendants with their associated occurrences.

	Claims			Defendants			Occurrences		
Year Closed	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity
1990	1,469	562	\$86,314	1,429	542	\$89,499	1,035	451	\$107,557
1991	1,701	615	\$131,072	1,650	597	\$135,024	1,092	478	\$168,638
1992	1,844	538	\$122,957	1,787	535	\$123,646	1,177	438	\$151,029
1993	1,836	574	\$160,607	1,783	563	\$163,745	1,198	461	\$199,975
1994	1,726	554	\$120,909	1,659	545	\$122,905	1,043	467	\$143,433
1995	1,973	633	\$128,826	1,863	627	\$130,058	1,198	509	\$160,209
1996	1,958	611	\$155,127	1,862	600	\$157,971	1,167	509	\$186,214
1997	1,666	537	\$164,014	1,589	526	\$167,444	996	432	\$203,878
1998	1,566	481	\$150,004	1,497	469	\$153,842	964	416	\$173,442
1999	1,623	570	\$135,097	1,544	562	\$137,021	1,048	484	\$159,102
2000	1,742	488	\$211,477	1,632	476	\$216,808	1,036	392	\$263,267
2001	1,566	504	\$171,003	1,476	497	\$173,411	935	392	\$219,861
2002	1,661	533	\$205,962	1,574	524	\$209,500	1,013	445	\$246,692
2003	1,704	559	\$212,094	1,636	550	\$215,565	984	445	\$266,429
2004	1,871	541	\$237,901	1,763	534	\$241,020	1,047	427	\$301,416
2005	1,792	506	\$265,541	1,686	498	\$269,806	1,001	399	\$336,751
2006	2,205	528	\$229,225	2,082	522	\$231,860	1,173	437	\$276,959
2007	2,390	707	\$187,061	2,248	696	\$190,017	1,277	581	\$227,628
2008	2,091	601	\$199,459	1,981	593	\$202,150	999	458	\$261,735
2009	1,862	514	\$235,531	1,738	504	\$240,204	946	413	\$293,130
2010	1,760	517	\$192,429	1,681	506	\$196,612	923	419	\$237,436
2011	1,804	525	\$242,484	1,672	515	\$247,192	929	423	\$300,955

Closed Occurrences & Defendant Count



Closed Occurrences, 1990-2011														
		Occurrences*					Defendants			Defendants With Payment Made on Their Behalf				
Year Closed		Total			Average Indemnity Per Paid Occ.	All			Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
		Total	Paid	Unpaid		Indemnity	Physicians	Institutions & Corps						
1990		1,035	451	584	\$48,508,270	\$107,557	835	432	162	283	182	77		
1991		1,092	478	614	\$80,609,076	\$168,638	930	497	223	297	199	101		
1992		1,177	438	739	\$66,150,716	\$151,029	934	656	197	244	224	67		
1993		1,198	461	737	\$92,188,436	\$199,975	910	647	226	265	217	81		
1994		1,043	467	576	\$66,983,431	\$143,433	889	599	171	250	222	73		
1995		1,198	509	689	\$81,546,615	\$160,209	1,001	693	169	294	259	74		
1996		1,167	509	658	\$94,782,860	\$186,214	960	702	200	267	260	73		
1997		996	432	564	\$88,075,436	\$203,878	763	662	164	200	253	73		
1998		964	416	548	\$72,152,021	\$173,442	698	618	181	137	249	83		
1999		1,048	484	564	\$77,005,522	\$159,102	709	680	155	211	288	63		
2000		1,036	392	644	\$103,200,836	\$263,267	800	673	159	206	225	45		
2001		935	392	543	\$86,185,489	\$219,861	685	650	141	199	244	54		
2002		1,013	445	568	\$109,777,907	\$246,692	762	680	132	203	276	45		
2003		984	445	539	\$118,560,806	\$266,429	728	758	150	208	300	42		
2004		1,047	427	620	\$128,704,434	\$301,416	828	759	176	223	255	56		
2005		1,001	399	602	\$134,363,518	\$336,751	812	692	182	191	247	60		
2006		1,173	437	736	\$121,030,893	\$276,959	976	877	229	172	286	64		
2007		1,277	581	696	\$132,251,998	\$227,628	1,029	1,025	194	230	390	76		
2008		999	458	541	\$119,874,675	\$261,735	909	886	186	163	391	39		
2009		946	413	533	\$121,062,788	\$293,130	756	790	192	156	294	54		
2010		923	419	504	\$99,485,535	\$237,436	755	770	156	139	323	44		
2011		929	423	506	\$127,303,859	\$300,955	669	807	196	130	339	46		

*An occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added at different times.

Closed Occurrences With At Least One Physician Defendant 1990-2011**													
Occurrences*							Defendants			Defendants With Payment Made on Their Behalf			
Year Closed	Total	Paid	Unpaid	Indemnity	Total	Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other	
1990	580	242	338	\$31,226,876		\$129,037	835	110	9	283	42	4	
1991	631	270	361	\$60,075,895		\$222,503	930	189	35	297	70	17	
1992	675	245	430	\$52,446,373		\$214,067	934	300	19	244	89	5	
1993	668	253	415	\$67,356,804		\$266,232	910	263	33	265	71	11	
1994	638	262	376	\$51,660,982		\$197,179	889	299	24	250	75	8	
1995	739	294	445	\$63,920,921		\$217,418	1001	325	33	294	100	11	
1996	688	291	397	\$68,083,284		\$233,963	960	332	41	267	88	16	
1997	551	227	324	\$69,959,977		\$308,194	763	313	21	200	104	8	
1998	494	181	313	\$49,364,481		\$272,732	698	273	14	137	85	3	
1999	542	240	302	\$54,021,376		\$225,089	709	265	16	211	88	3	
2000	580	224	356	\$70,892,034		\$316,482	800	314	21	206	93	2	
2001	504	198	306	\$64,064,819		\$323,560	685	278	28	199	82	11	
2002	561	219	342	\$62,496,439		\$285,372	762	287	24	203	80	7	
2003	519	235	284	\$75,905,569		\$323,002	728	362	25	208	117	6	
2004	581	233	348	\$94,393,306		\$405,121	828	371	30	223	93	11	
2005	573	225	348	\$98,767,047		\$438,965	812	353	46	191	111	13	
2006	675	221	454	\$88,647,272		\$401,119	976	483	64	172	121	8	
2007	718	304	414	\$93,288,618		\$306,870	1029	560	49	230	164	16	
2008	563	248	315	\$91,322,036		\$368,234	909	513	62	163	196	5	
2009	508	233	275	\$97,231,197		\$417,301	756	437	65	156	159	6	
2010	510	207	303	\$68,683,806		\$331,806	755	420	40	139	146	3	
2011	442	191	251	\$83,575,422		\$437,568	669	392	80	130	135	11	

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

**Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant
1990-2011****

	Occurrences*					Defendants			Defendants With Payment Made On Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occurrence	Physicians	Institution s & Corps	All Other	Physician s	Institution s & Corps	All Other
1990	231	231	N/A	\$28,869,126	\$124,975	359	56	6	283	32	3
1991	243	243	N/A	\$52,346,864	\$215,419	393	83	17	297	41	13
1992	207	207	N/A	\$47,892,874	\$231,367	314	116	7	244	52	
1993	222	222	N/A	\$62,182,452	\$280,101	333	97	17	265	41	6
1994	223	223	N/A	\$48,361,653	\$216,868	324	113	14	250	39	5
1995	257	257	N/A	\$55,979,056	\$217,817	361	120	17	294	58	8
1996	243	243	N/A	\$60,840,176	\$250,371	347	116	24	267	39	14
1997	178	178	N/A	\$56,899,109	\$319,658	246	98	5	200	38	2
1998	126	126	N/A	\$32,915,745	\$261,236	175	75	2	137	26	
1999	193	193	N/A	\$44,793,963	\$232,093	256	91	7	211	36	3
2000	183	183	N/A	\$59,822,903	\$326,901	254	103	13	206	44	2
2001	169	169	N/A	\$54,498,300	\$322,475	245	115	9	199	55	7
2002	179	179	N/A	\$54,534,344	\$304,661	253	104	8	203	38	6
2003	188	188	N/A	\$66,120,298	\$351,704	282	147	12	208	60	3
2004	192	192	N/A	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	173	173	N/A	\$85,865,017	\$496,330	262	138	15	191	59	8
2006	151	151	N/A	\$64,878,400	\$429,658	248	136	5	172	47	3
2007	205	205	N/A	\$69,599,826	\$339,511	319	154	21	230	56	13
2008	147	147	N/A	\$69,768,643	\$474,617	257	130	13	163	59	3
2009	147	147	N/A	\$65,362,802	\$444,645	218	136	8	156	67	3
2010	127	127	N/A	\$49,937,262	\$393,207	212	115	8	139	56	1
2011	110	110	N/A	\$59,160,955	\$537,827	208	100	21	130	44	6

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences With At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics and Group Practices) 1990-2011**												
		Occurrences*				Defendants			Defendants With Payment Made On Their Behalf			
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other	
1990	422	201	221	\$25,487,622	\$126,804	172	432	8	65	182	2	
1991	468	223	245	\$47,900,412	\$214,800	282	497	25	89	199	9	
1992	598	259	339	\$49,231,109	\$190,082	431	656	25	116	224	4	
1993	586	246	340	\$69,604,585	\$282,945	357	647	26	100	217	4	
1994	527	273	254	\$44,799,004	\$164,099	403	599	32	104	222	10	
1995	613	292	321	\$53,963,344	\$184,806	431	693	28	111	259	11	
1996	623	312	311	\$64,559,898	\$206,923	443	702	36	107	260	14	
1997	561	267	294	\$67,686,780	\$253,509	388	662	26	92	253	8	
1998	541	269	272	\$57,247,856	\$212,817	344	618	25	66	249	4	
1999	604	310	294	\$52,450,674	\$169,196	335	680	19	85	288	4	
2000	575	244	331	\$79,323,199	\$325,095	392	673	22	89	225	2	
2001	542	265	277	\$65,616,752	\$247,610	322	650	28	103	244	11	
2002	581	308	273	\$83,801,079	\$272,081	358	680	16	90	276	6	
2003	623	326	297	\$93,006,105	\$285,295	382	758	28	114	300	9	
2004	623	302	321	\$104,195,247	\$345,017	440	759	33	125	255	14	
2005	590	275	315	\$107,355,786	\$390,385	439	692	37	109	247	11	
2006	721	325	396	\$99,195,111	\$305,216	576	877	59	101	286	13	
2007	852	432	420	\$102,987,959	\$238,398	654	1,025	49	129	390	15	
2008	672	361	311	\$102,829,137	\$284,845	596	886	48	93	391	4	
2009	642	313	329	\$100,409,236	\$320,796	513	790	46	100	294	7	
2010	637	329	308	\$84,045,390	\$255,457	507	770	46	83	323	5	
2011	675	352	323	\$116,876,342	\$332,035	446	807	83	89	339	13	

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

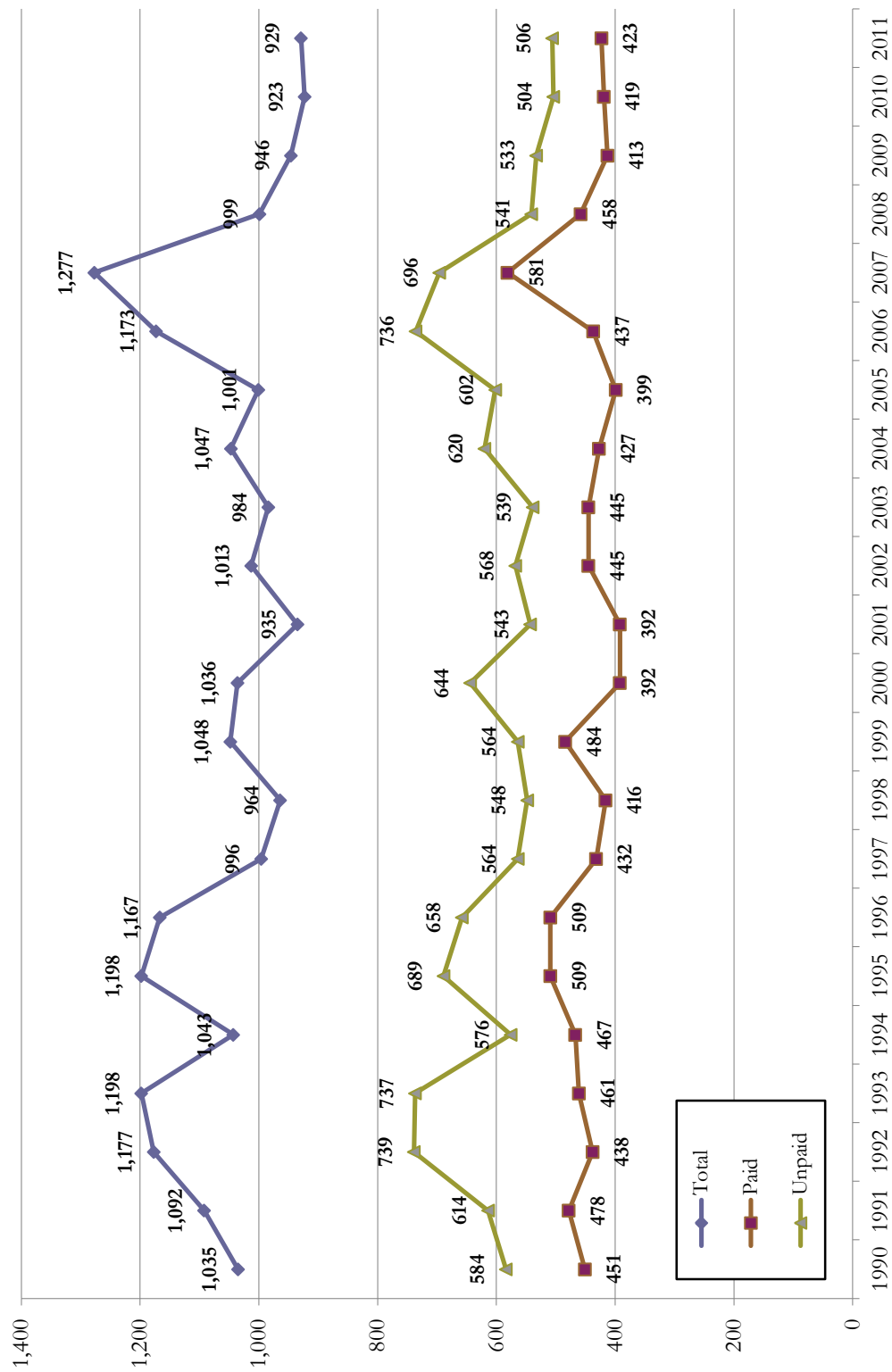
**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences With At Least One Institutional Defendant With Payment Made on Their Behalf (Including Nursing Homes, Hospitals, Clinics and Group Practices) 1990-2011**												
Occurrences*							Defendants			Defendants With Payment Made On Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occurrence		Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
1990	179	179	N/A	\$22,413,665	\$125,216		71	187	2	39	182	2
1991	189	189	N/A	\$41,613,199	\$220,176		116	203	13	53	199	5
1992	214	214	N/A	\$41,951,507	\$196,035		152	244	11	62	224	3
1993	203	203	N/A	\$56,884,798	\$280,221		126	237	15	54	217	1
1994	213	213	N/A	\$33,769,747	\$158,543		105	256	20	42	222	5
1995	243	243	N/A	\$43,639,545	\$179,587		144	287	15	57	259	9
1996	249	249	N/A	\$49,568,539	\$199,070		159	287	15	44	260	8
1997	222	222	N/A	\$54,717,780	\$246,476		142	282	8	42	253	4
1998	230	230	N/A	\$49,676,621	\$215,985		117	268	11	25	249	2
1999	267	267	N/A	\$46,329,612	\$173,519		117	318	10	36	288	2
2000	204	204	N/A	\$68,896,156	\$337,726		134	258	11	46	225	1
2001	228	228	N/A	\$55,879,110	\$245,084		111	287	13	65	244	8
2002	259	259	N/A	\$70,817,716	\$273,427		123	307	7	37	276	2
2003	273	273	N/A	\$80,210,669	\$293,812		163	351	8	57	300	6
2004	238	238	N/A	\$82,691,043	\$347,441		138	306	8	58	255	6
2005	228	228	N/A	\$89,402,773	\$392,117		164	289	15	57	247	5
2006	271	271	N/A	\$83,724,472	\$308,946		197	360	38	46	286	8
2007	368	368	N/A	\$88,013,187	\$239,166		242	455	18	60	390	8
2008	328	328	N/A	\$90,259,797	\$275,182		267	467	20	56	391	2
2009	273	273	N/A	\$90,440,590	\$331,284		231	360	26	61	294	3
2010	302	302	N/A	\$73,579,335	\$243,640		218	376	20	53	323	4
2011	320	320	N/A	\$108,119,642	\$337,874		201	393	39	55	339	10

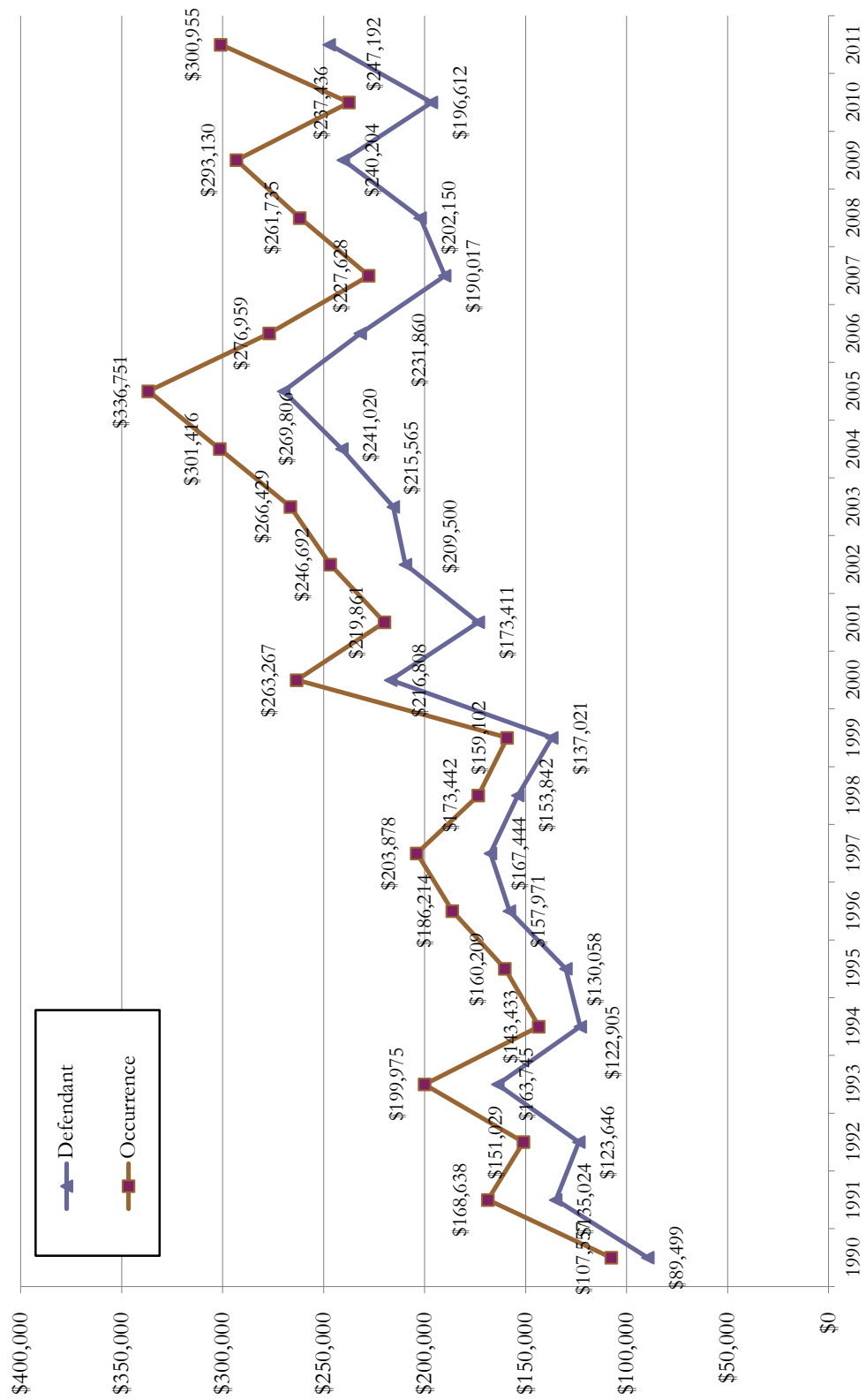
*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences - All Medical Providers



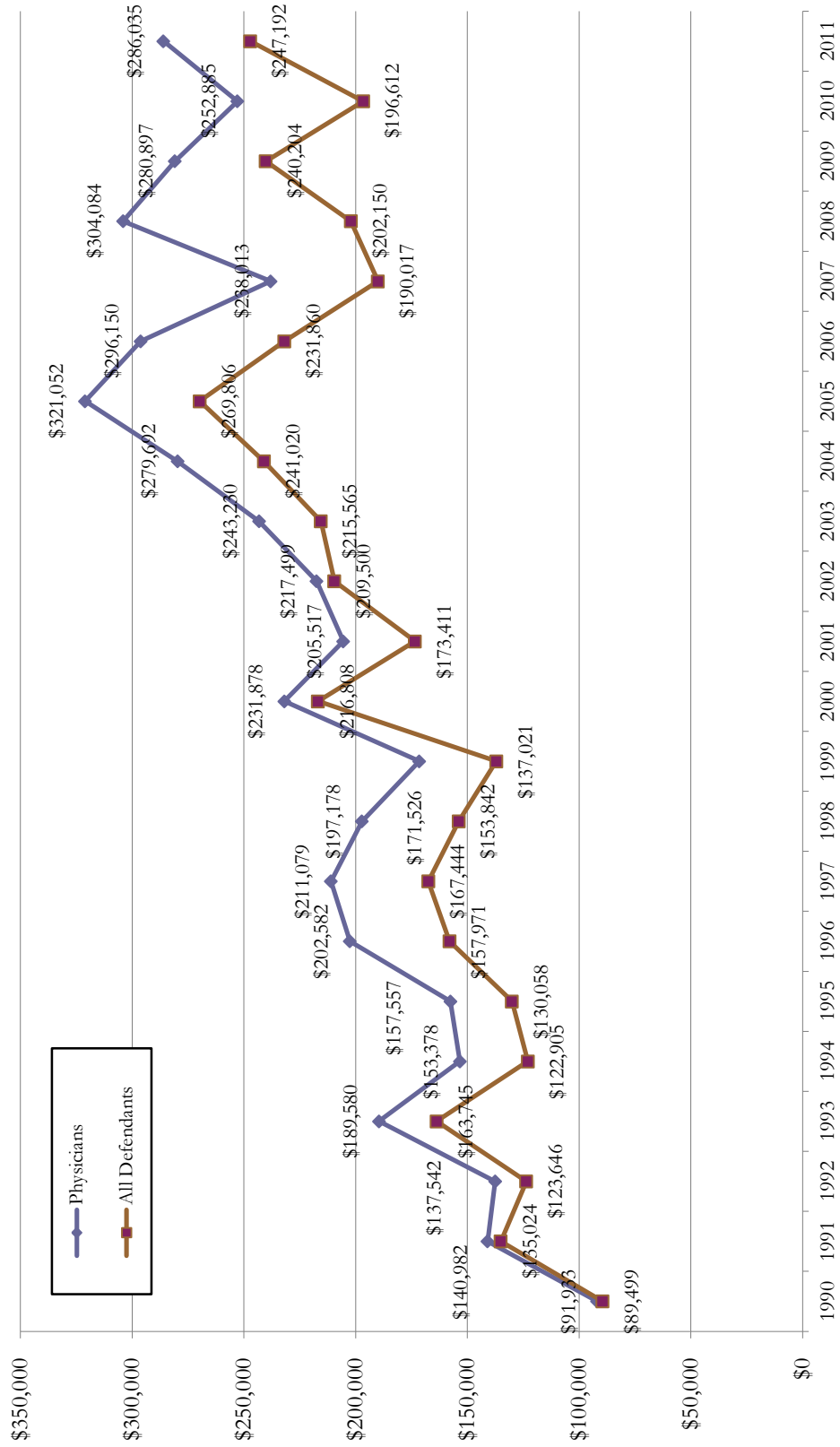
Average Indemnity



Number of Defendants 1990-2011*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics and Group Practices)			All Other (Nurses, Pharmacists, etc)			Total		
Year Occurrence Was Closed	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity
1990	835	283	\$91,933	432	182	\$108,079	162	77	\$36,633	1,429	542	\$89,499
1991	930	297	\$140,982	497	199	\$169,079	223	101	\$50,402	1,650	597	\$135,024
1992	934	244	\$137,542	656	224	\$136,059	197	67	\$31,541	1,787	535	\$123,646
1993	910	265	\$189,580	647	217	\$181,744	226	81	\$31,005	1,783	563	\$163,745
1994	889	250	\$153,378	599	222	\$106,750	171	73	\$67,679	1,659	545	\$122,905
1995	1,001	294	\$157,557	693	259	\$120,764	169	74	\$53,340	1,863	627	\$130,058
1996	960	267	\$202,582	702	260	\$145,085	200	73	\$40,705	1,862	600	\$157,971
1997	763	200	\$211,079	662	253	\$173,532	164	73	\$26,795	1,589	526	\$167,444
1998	698	137	\$197,178	618	249	\$170,593	181	83	\$32,059	1,497	469	\$153,842
1999	709	211	\$171,526	680	288	\$133,038	155	63	\$39,663	1,544	562	\$137,021
2000	800	206	\$231,878	673	225	\$239,245	159	45	\$35,639	1,632	476	\$216,808
2001	685	199	\$205,517	650	244	\$171,519	141	54	\$63,647	1,476	497	\$173,411
2002	762	203	\$217,499	680	276	\$224,988	132	45	\$78,421	1,574	524	\$209,500
2003	728	208	\$243,230	758	300	\$209,299	150	42	\$123,313	1,636	550	\$215,565
2004	828	223	\$279,692	759	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	812	191	\$321,052	692	247	\$267,119	182	60	\$117,736	1,686	498	\$269,806
2006	976	172	\$296,150	877	286	\$219,750	229	64	\$113,196	2,082	522	\$231,860
2007	1,029	230	\$238,013	1,025	390	\$180,703	194	76	\$92,565	2,248	696	\$190,017
2008	909	163	\$304,084	886	391	\$170,089	186	39	\$97,546	1,981	593	\$202,150
2009	756	156	\$280,897	790	294	\$247,871	192	54	\$80,904	1,738	504	\$240,204
2010	755	139	\$252,885	770	323	\$191,622	156	44	\$55,467	1,681	506	\$196,612
2011	669	130	\$286,035	807	339	\$254,513	196	46	\$83,463	1,672	515	\$247,192

*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against individual practitioner was closed in an earlier year.

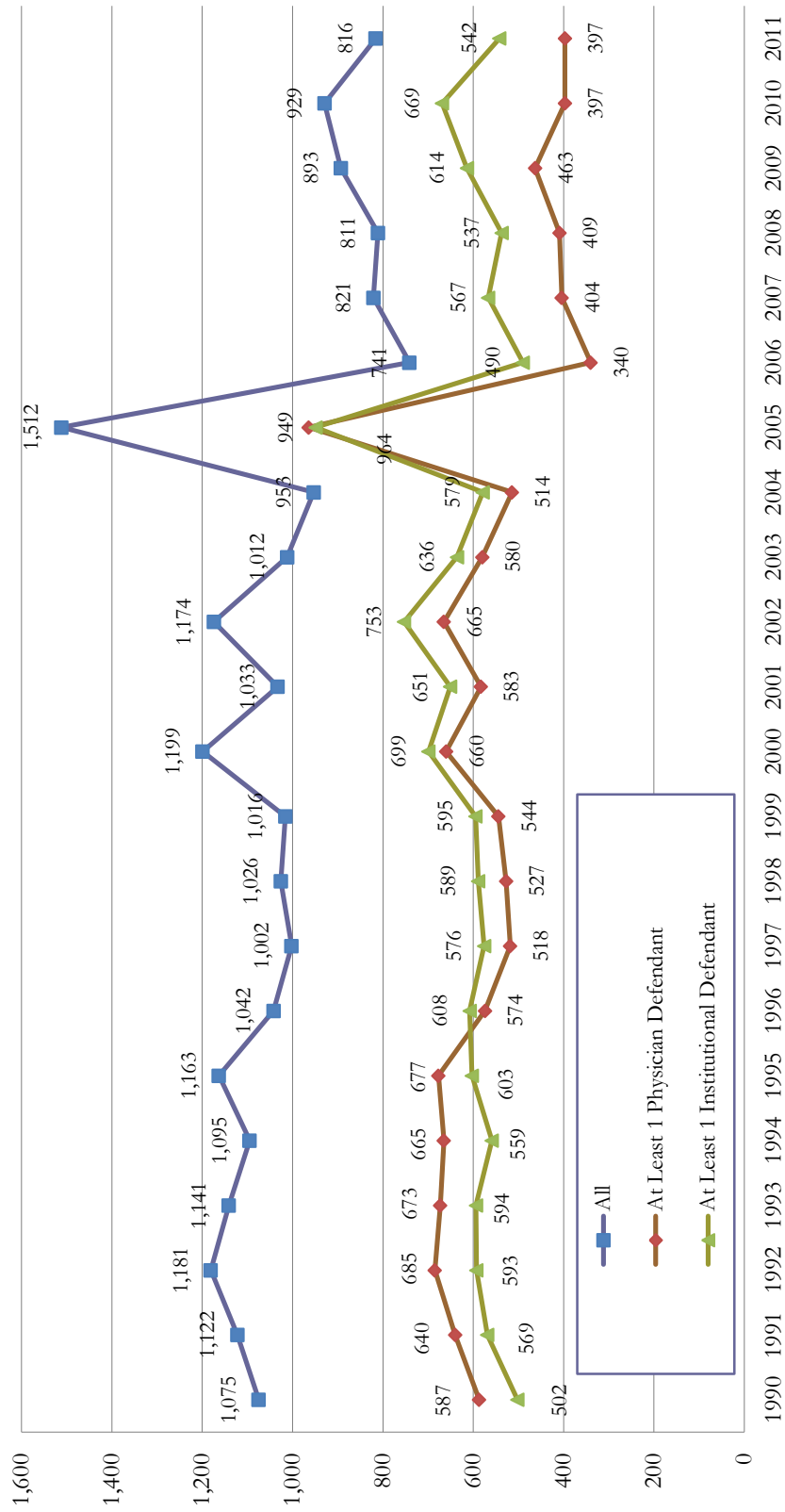
Average Indemnity Per Defendant



Occurrences Reported and Associated Number of Defendants*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	1,075	803	556	243	1,602
1991	1,122	903	642	192	1,737
1992	1,181	904	676	198	1,778
1993	1,141	941	675	185	1,801
1994	1,095	902	636	163	1,701
1995	1,163	936	707	187	1,830
1996	1,042	787	706	139	1,632
1997	1,002	708	659	166	1,533
1998	1,026	718	720	164	1,602
1999	1,016	732	710	171	1,613
2000	1,199	947	879	158	1,984
2001	1,033	822	799	172	1,793
2002	1,174	970	937	176	2,083
2003	1,012	811	784	187	1,782
2004	953	765	704	216	1,685
2005	1,512	1,484	1,205	260	2,949
2006	741	516	546	144	1,206
2007	821	610	656	159	1,425
2008	811	568	623	159	1,350
2009	893	668	722	147	1,537
2010	929	563	767	183	1,513
2011	816	548	626	184	1,358

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Occurrences Reported



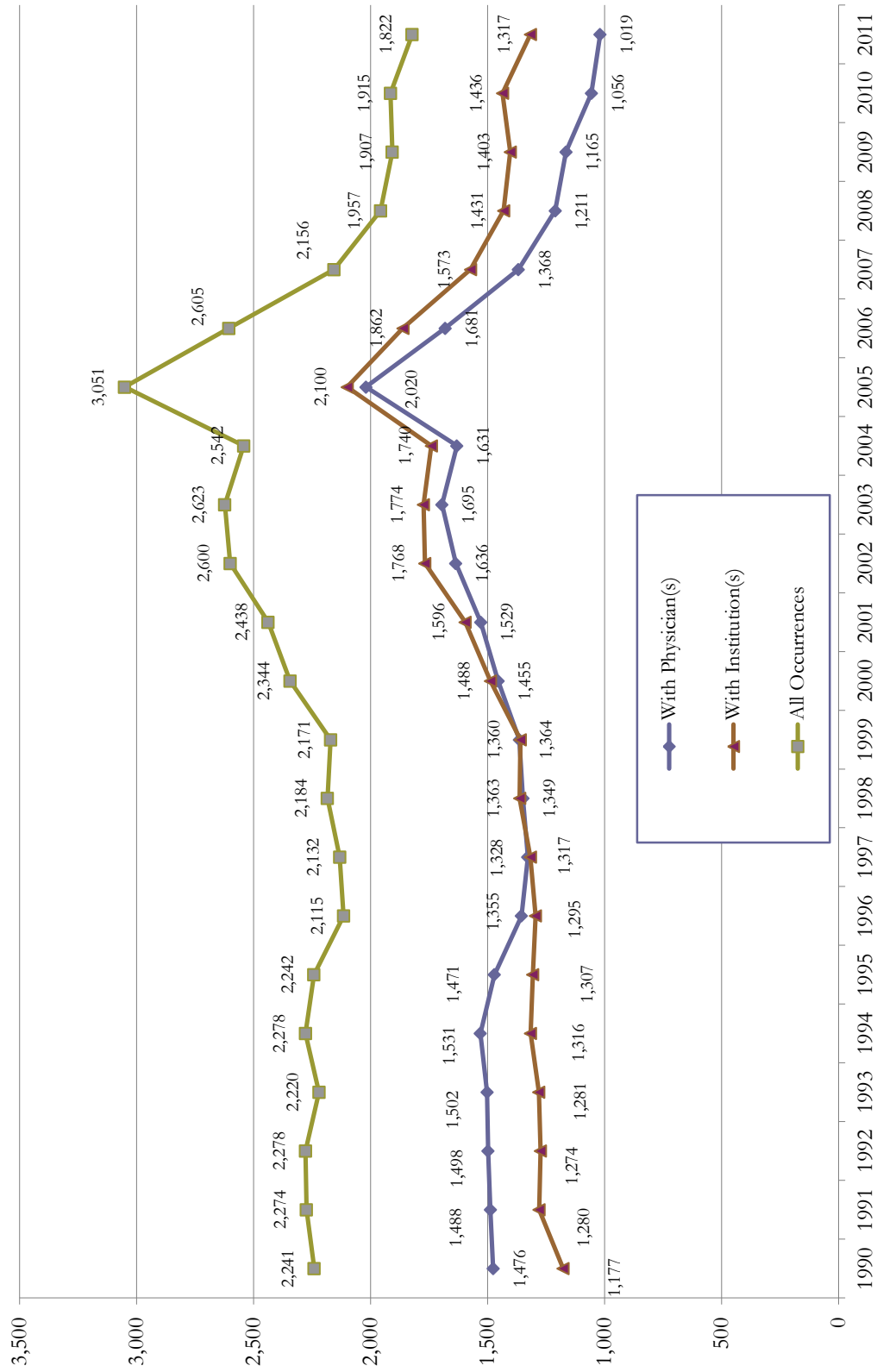
Occurrences Reported and Associated Number of Defendants At Least One Physician Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	587	803	237	27	1,067
1991	640	903	284	34	1,221
1992	685	904	311	24	1,239
1993	673	941	325	24	1,290
1994	665	902	303	24	1,229
1995	677	936	316	31	1,283
1996	574	787	317	11	1,115
1997	518	708	270	21	999
1998	527	718	319	14	1,051
1999	544	732	318	39	1,089
2000	660	947	394	25	1,366
2001	583	822	420	41	1,283
2002	665	970	491	42	1,503
2003	580	811	443	55	1,309
2004	514	765	380	59	1,204
2005	964	1,484	745	99	2,328
2006	340	516	224	38	778
2007	404	610	316	50	976
2008	409	568	286	44	898
2009	463	668	367	32	1,067
2010	397	563	307	62	932
2011	397	548	282	53	883

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

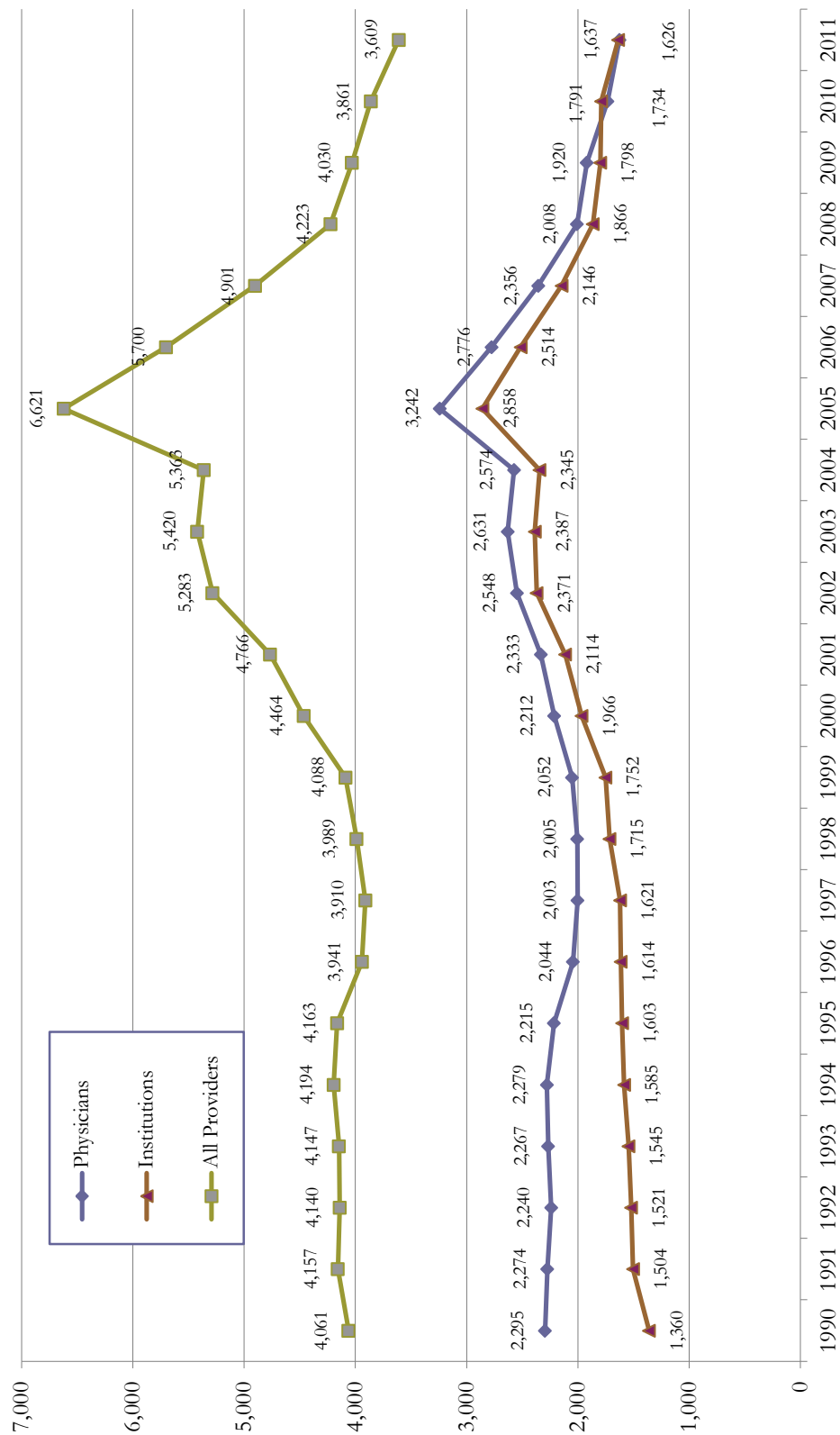
Occurrences Reported and Associated Number of Defendants At Least One Institutional Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	502	303	556	34	893
1991	569	388	642	22	1,052
1992	593	390	676	23	1,089
1993	594	446	675	25	1,146
1994	559	394	636	26	1,056
1995	603	408	707	34	1,149
1996	608	402	706	24	1,132
1997	576	333	659	28	1,020
1998	589	353	720	17	1,090
1999	595	372	710	35	1,117
2000	699	471	879	29	1,379
2001	651	471	799	28	1,298
2002	753	592	937	49	1,578
2003	636	477	784	55	1,316
2004	579	448	704	60	1,212
2005	949	934	1,205	77	2,216
2006	490	290	546	31	867
2007	567	390	656	41	1,087
2008	537	334	623	35	992
2009	614	435	722	36	1,193
2010	669	358	767	46	1,171
2011	542	331	626	39	996

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Number of Occurrences Open At Year End



Number of Defendants With Outstanding Claims



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2011						
Category	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Defendants	Defendants With Payment	Average Indemnity Per Paid Defendant
Diagnosis	1,657	760	\$386,340	3,704	1,058	\$277,522
Anesthesia	141	64	\$325,865	267	93	\$224,251
Surgery	2,902	1,272	\$273,883	5,513	1,618	\$215,315
Medication	913	366	\$187,704	1,408	433	\$158,660
IV & Blood Products	156	85	\$89,137	227	91	\$83,260
Pregnancy & childbirth	572	281	\$688,479	1,137	395	\$489,779
Treatment	1,701	709	\$223,988	2,855	824	\$192,728
Patient Safety	1,053	538	\$117,086	1,392	569	\$110,707
Total Known	9,095	4,075	\$283,287	16,503	5,081	\$227,198
Unknown	301	802	\$177,046	406	83	\$174,913
Total	9,396	4,157	\$281,191	16,909	5,164	\$226,358

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2011 Column Percents					
Category	Occurrences	Paid Occurrences	Total Indemnity	Defendants	Defendants With Indemnity Payment
Diagnosis	18.2%	18.7%	25.4%	22.4%	20.8%
Anesthesia	1.6%	1.6%	1.8%	1.6%	1.8%
Surgery	31.9%	31.2%	30.2%	33.4%	31.8%
Medication	10.0%	9.0%	6.0%	8.5%	8.5%
IV & Blood Products	1.7%	2.1%	0.7%	1.4%	1.8%
Pregnancy & childbirth	6.3%	6.9%	16.8%	6.9%	7.8%
Treatment	18.7%	17.4%	13.8%	17.3%	16.2%
Patient Safety	11.6%	13.2%	5.5%	8.4%	12.2%
Total	100%	100%	100%	100%	100%

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Diagnostic Failures by Disease / Condition				
Allegations of Diagnostic Failures - Infectious Conditions				
Integumentary system - skin, hair, nails etc	5	1	\$700,000	4.2
Auditory condition	3			5.7
Meningitis, encephalitis, and inflammatory condition	1			7.0
Other or unknown nervous system disorders	24	19	\$1,137,471	8.0
Heart	1			9.0
Spine / spinal cord disorder	10	5	\$1,013,667	7.0
Musculoskeletal disorder order- excluding spine	6	4	\$951,250	5.7
Blood and immune disorders	2	1	\$800,000	8.0
Respiratory infections	37	20	\$253,816	7.0
Digestive disorders	16	5	\$64,300	5.1
Diseases of the genitourinary system	4	2	\$96,250	6.3
Diseases of the reproductive system	4	3	\$156,315	6.0
Gangrene or other necrotizing condition	2	2	\$375,000	7.0
Staph infection	2	1	\$1,155,850	9.0
Other Infection	2	2	\$370,000	7.0
Sepsis	9	5	\$476,000	7.5
Unknown	32	15	\$222,078	6.4
Diagnostic Allegations - Non-Infectious Conditions				
Hematoma / aneurysm	30	19	\$411,833	8.0
Embolism/ thrombosis	39	22	\$279,048	7.6
Ischemia / vascular deficiency	18	10	\$614,000	7.2
Hypoxia	1	1	\$150,000	6.0
Myocardial infarction	53	25	\$447,468	8.2
Stroke	46	21	\$571,452	6.3
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Auditory condition	2	1	\$45,000	4.0
Visual condition	13	9	\$552,344	6.4
Nervous system disorders	24	8	\$412,818	6.1
Spine / spinal cord disorder	33	14	\$564,381	5.8
Musculoskeletal disorder order- excluding spine	10	3	\$38,333	3.4
Compartment syndrome	6	5	\$107,000	5.2
Cancer - oral	12	2	\$120,000	7.6
Cancer - digestive tract	53	25	\$421,347	7.2
Cancer - respiratory tract	67	29	\$332,214	8.0
Cancer - bone and cartilage	19	11	\$386,943	7.3
Cancer - skin	29	11	\$444,545	6.4
Cancer - mesothelial and soft tissue	1			9.0

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Cancer - breast	83	31	\$458,481	7.6
Cancer - reproductive organs	28	14	\$388,383	7.8
Cancer - kidney, bladder and related	19	11	\$285,628	6.9
Cancer - central nervous system	7	4	\$262,675	7.4
Cancer - Thyroid and other endocrine glands	20	9	\$375,647	6.8
Cancer - Lymphoma, and related	10	2	\$631,750	7.5
Cancer - unknown type	30	13	\$245,427	6.5
Unknown or benign neoplasm	34	15	\$370,200	5.7
Blood and immune disorders	13	8	\$660,208	6.9
Diabetes	13	8	\$357,913	7.2
Endocrine, nutritional, and metabolic disorders	20	13	\$353,795	7.5
Respiratory disorder	8	4	\$533,743	7.9
Other respiratory distress	2	1	\$659,107	8.0
Digestive disorders	137	64	\$363,605	5.9
Diseases of the genitourinary system	22	12	\$405,625	6.3
Diseases of the reproductive system	17	8	\$287,656	5.2
Poison, exposure to toxin	7	3	\$136,667	6.6
Trauma - fracture	131	41	\$115,217	3.7
Trauma - dislocation w/out fracture	4	1	\$450,000	3.5
Trauma - Cuts, burns, abrasions	2	1	\$200,000	4.0
Trauma - neurological	4	4	\$96,604	4.3
Trauma - spine	32	14	\$966,299	5.6
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to tendons or muscle	27	6	\$99,667	3.9
Trauma - injury to nerves	1			5.0
Trauma - injury to internal organs	44	25	\$420,607	7.2
Trauma - details unknown	4	1	\$170,000	3.0
Healthy patient misdiagnosed with condition	36	14	\$129,431	3.1
Unknown	284	131	\$317,662	7.0
Subtotal - Diagnostic Failures	1,657	760	\$386,340	6.3
Complications of Anesthesia				
Wrong dosage administered	1	1	\$72,915	9.0
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Cut, puncture, tear during other catheterization	1			5.0
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
Hematoma / aneurysm	1	1	\$300,000	9.0
Ischemia / vascular deficiency	3	2	\$921,000	5.7
Hypoxia	6	5	\$296,250	7.3
Myocardial infarction	2			6.0
Stroke	1			7.0
Injury from aspiration	1	1	\$25,000	5.0
Other respiratory distress	13	7	\$459,528	7.4
Anesthetic or intra-operative awareness	9	6	\$44,171	1.2

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Other inadequate anesthetization	16	10	\$510,788	4.9
Traumatic injury during intubation	69	18	\$80,450	3.5
Premature extubation	5	4	\$269,435	6.6
Other improper intubation	11	9	\$685,167	7.9
Injury from equipment malfunction	2	1	\$35,000	6.0
Unknown	1	1	\$30,000	9.0
Subtotal - Anesthesia Complications	141	64	\$325,865	4.7
Surgery Related Complications				
Unintentional cut, puncture, tear during surgery	546	294	\$278,752	5.3
Foreign body retained	213	127	\$96,480	4.0
Retained body part	6	1	\$15,000	3.3
Wrong body part	71	54	\$188,610	4.4
Wrong patient	2	1	\$122,000	5.0
Injury from patient positioning during surgery	34	16	\$144,829	4.3
Infections attributed to surgery / post-surgical care				
Development of pressure ulcers	13	6	\$190,000	4.8
Development of gangrene or other necrotizing condition	13	4	\$450,000	5.3
Post-surgical infection	341	112	\$375,567	5.5
Hemorrhage / Surgical Wound Issues				
Excess blood loss during surgery or treatment	13	5	\$859,277	6.9
Postoperative bleeding	56	25	\$701,505	6.9
Sutures, staples, etc improperly placed	39	20	\$382,038	5.1
Failure in suture or ligature	3	1	\$225,000	4.0
Other improper closure of surgical site	75	36	\$378,952	5.2
Development of fistula	30	12	\$298,592	4.6
Other problem with surgical site	18	5	\$106,500	3.7
Delays and Monitoring Issues				
Failure in post-surgical monitoring	4	3	\$379,167	8.3
Other problem in post-surgical care	4			3.8
Failure in follow-up care	6			4.5
Delay in scheduling surgery	1			5.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Cardiovascular / Respiratory Complications During Surgery				
Hematoma / aneurysm	23	16	\$645,453	6.8
Embolism/ thrombosis	49	22	\$271,255	7.1
Ischemia / vascular deficiency	40	16	\$774,204	6.7
Hypoxia	14	7	\$870,869	7.3
Myocardial infarction	44	22	\$466,553	8.1
Stroke	19	7	\$240,636	6.6
Injury from aspiration	13	5	\$165,613	6.8
Other respiratory distress	15	6	\$369,333	7.5
Problems with biological materials or surgical equipment				
Injury from improper operation of equipment	3	2	\$217,038	6.0

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Injury from equipment malfunction	27	6	\$157,733	5.1
Inappropriate temperature in local application	8	6	\$95,665	4.1
Allergic reaction to medical materials, excluding medications	7	2	\$253,250	3.4
Incorrect blood type	2	1	\$150,000	9.0
Inappropriate handling of biological material	44	40	\$170,362	6.1
Contaminated substance taken or injected	4	2	\$312,500	4.5
Improper placement of prosthetic device	88	30	\$334,329	4.6
Incorrect prosthetic device, or wrong size	38	12	\$151,896	4.2
Improper placement of therapeutic device	41	18	\$251,580	5.6
Incorrect therapeutic device, or wrong size	4	2	\$338,500	5.3
Feeding tube improperly placed or maintained	15	11	\$151,182	7.1
Failure to timely / properly intubate	4	1	\$100,000	6.0
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Other traumatic surgical injuries of unknown / non-specific provenance				
Veins or arteries	1	1	\$202,000	9.0
Fracture	7	1	\$35,000	4.1
Non-fracture musculoskeletal injury	2			5.0
Morphology problem / disfigurement	2			4.5
Central nervous system	14	7	\$694,286	6.8
Nerve injury	63	17	\$219,311	4.8
Peripheral nervous system	9	5	\$313,494	5.6
Eyes or vision	10	5	\$257,500	5.1
Other internal organ	26	8	\$181,216	5.4
Unknown	28	16	\$159,411	5.5
Miscellaneous surgical injuries				
Misset fracture or non-union	64	33	\$251,993	4.4
Failure to identify or treat compartment syndrome	15	10	\$499,261	6.5
Aborted surgery	12	7	\$77,714	3.8
Failed sterilization	8	4	\$44,000	2.1
Accidental or unnecessary sterilization	6			5.0
Lack of informed consent	14	5	\$99,000	3.2
Unnecessary surgery or procedure	93	32	\$252,219	4.5
Treatment did not have intended effect	285	74	\$153,336	4.3
No clear allegation of misconduct or medical injury	6			1.2
Unknown	244	89	\$220,367	5.0
Subtotal - Complications of Surgery	2,902	1,272	\$273,883	5.1
Complications of Medication				
Agent use or selection error	1			9.0
Medication administered via the wrong route	3	2	\$637,500	7.7
Incorrect dilution of fluid	1			9.0
Wrong dosage	158	104	\$247,472	4.8
Wrong medication	177	121	\$43,556	3.4

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Allergic reaction to medication	61	30	\$149,593	4.3
Interaction of two or more medications	41	21	\$274,500	6.5
Addiction or withdrawal issues	14	4	\$57,500	3.9
Injury from excessive use of medication	26	11	\$239,630	5.5
Other negative side-effect of medications	96	20	\$188,628	4.9
Accident pursuant to taking medication	3	1	\$5,000	4.3
Harmed by 3rd party attributable to medication	1			1.0
Contaminated substance taken or injected	3			2.3
Improper placement of therapeutic device	1	1	\$2,500,000	7.0
Treatment did not have intended effect	1			8.0
Infection from injection	1			4.0
Injury from improper operation of equipment	1	1	\$850,000	7.0
Injury from equipment malfunction	2			5.5
Adverse reaction to medications of correct type and dosage				
Steroids	10	5	\$140,000	4.3
Anti-seizure medications	2			3.5
Digestives medications	3	2	\$252,500	6.0
Anticoagulants	50	14	\$330,302	5.4
Heart medications	7	1	\$95,000	7.6
Hypertension medications	6			4.7
Weight loss medications	29			3.7
Topical applications	1			3.0
Adrenaline & related	3	2	\$525,000	5.3
Pain management, non-narcotic	12			5.6
Pain management, narcotic	21	4	\$1,417,896	6.4
Sedatives & relaxants	4	2	\$267,500	7.3
Chemotherapy	7	2	\$52,500	7.3
Cholesterol agents	7	1	\$100,000	4.7
Hormonal treatments	3			6.7
Vaccines	1			6.0
Cognitive & affective disorders	109	2	\$11,250	4.5
Diabetic medications	7	2	\$35,500	5.0
Immune medications	3	1	\$325,000	5.3
Antibiotics	17	5	\$426,000	5.1
Antifungal agents	1			5.0
Antiviral agents	1	1	\$51,000	4.0
Anti-parasitic agents	2	1	\$40,000	5.5
Anti-inflammatory, excluding steroids	5			4.0
Unknown	10	2	\$212,500	6.2
Subtotal - Complications of Medication	913	366	\$187,704	5.0
Complications of IV & Blood Products				
Embolism/ thrombosis	8	3	\$47,033	3.4
IV infiltration event	97	51	\$92,094	4.3

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Cut, puncture, tear during injection	15	7	\$30,431	3.6
Foreign body retained during injection	4	4	\$35,000	3.5
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Incorrect dilution of fluid	1	1	\$50,000	4.0
Inappropriate temperature in local application	2	2	\$77,500	4.5
Improper placement of therapeutic device	1			3.0
Incorrect blood type	5	5	\$1,274,900	6.2
Failure to identify or treat compartment syndrome	2			4.0
Procedure performed on wrong body part	1	1	\$12,500	5.0
Staph infection contracted during care	5	2	\$18,000	4.4
Other infection contracted during care	5	4	\$42,575	3.4
Development of septic condition during care	1			9.0
Hemorrhage	1			9.0
Injury from improper operation of equipment	2	2	\$63,750	2.0
Non-administration of necessary drug	1	1	\$150,000	6.0
Not applicable, no allegation of medical injury	1	1	\$15,000	1.0
Unknown	4	1	\$20,000	4.3
Subtotal - Complications of IV & Blood Products	156	85	\$89,137	4.3
Complications of Pregnancy & Childbirth				
Ectopic pregnancy	24	7	\$159,714	4.2
Spontaneous abortion / stillbirth	31	18	\$154,269	8.1
Complications w/ abortion	6	3	\$43,333	5.7
Complications w hypertension	1			6.0
Eclampsia	17	7	\$615,923	7.5
Infections	26	11	\$1,023,227	6.0
Complications of gestational diabetes	5	2	\$237,500	8.6
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	16	8	\$830,480	5.6
Fetal abnormality or damage	7	2	\$1,087,500	6.7
Other fetal problems	1			9.0
RH Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	40	19	\$790,370	7.9
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Pre-term labor	18	6	\$351,667	6.9
Prolonged labor	8	5	\$913,800	6.6
Shoulder dystocia	67	34	\$641,248	5.9
Other obstructed labor	7	4	\$127,500	6.1
Umbilical cord complications	2			6.0
Other obstetric trauma	5	3	\$350,000	7.4
Postpartum hemorrhage	4	2	\$475,000	7.0
Retained placenta and membranes	2			3.0

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Fetus / newborn affected by maternal condition unrelated to pregnancy	5	3	\$1,115,000	7.4
Deficient fetal growth rate	4	3	\$916,667	7.5
Intracranial laceration or hemorrhage due to birth	7	4	\$443,125	6.7
Other birth injuries to central nervous system	19	13	\$864,832	7.1
Birth injury to peripheral nervous system	14	7	\$527,143	5.9
Other birth injuries	2	2	\$677,500	6.0
Intrauterine hypoxia	76	43	\$1,476,467	7.6
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Mix-up of newborn at discharge	1			1.0
Cut, tear, perforation during delivery	18	6	\$404,121	4.2
Retained surgical or other material	18	12	\$174,422	3.6
Cardiovascular complications of pregnancy	10	4	\$1,207,179	8.0
Injury from equipment failure	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Other respiratory distress	1			4.0
Development of fistula	3			4.3
Unnecessary surgery or procedure	1			9.0
Development of gangrene or other necrotizing condition	4	1	\$275,000	5.8
Development of septic condition during care	1	1	\$450,000	9.0
Postoperative bleeding	1			5.0
Other problem with surgical site	1			5.0
Retained body part	2			4.5
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury to fetus or mother due to procedure unrelated to pregnancy	4	2	\$152,500	8.3
Other injury incidental to medical procedure	2	2	\$475,000	9.0
Other injury unrelated to medical treatment (falls, etc)	1	1	\$16,500	3.0
Unknown	68	31	\$397,159	7.1
Subtotal - Complications of Pregnancy & Childbirth	572	281	\$688,479	6.6
Complications of Non-Surgical Treatment				
Cardiovascular /respiratory complications of treatment				
Hematoma / aneurysm	11	5	\$146,650	7.5
Embolism/ thrombosis	18	8	\$243,209	5.3
Ischemia / vascular deficiency	7	2	\$337,500	6.9
Hypoxia	7	4	\$400,000	8.4
Myocardial infarction	30	15	\$406,556	8.3

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Stroke	19	5	\$985,000	6.9
Injury from aspiration	21	9	\$391,980	7.7
Other respiratory distress	14	7	\$648,214	8.0
Unintentional cuts and other injuries during care				
Extravasation from injection	3	1	\$100,000	5.7
Cut, puncture, tear during injection	66	32	\$163,535	4.4
Cut, puncture, tear during endoscopic exam	66	26	\$255,314	5.5
Cut, puncture, tear during catheterization	32	12	\$131,650	5.0
Cut, puncture, tear during other medical procedure	41	27	\$59,185	3.6
Dosage failures				
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Incorrect dilution of fluid	3	2	\$47,500	4.0
Overdose of radiation during therapy	33	24	\$152,175	6.5
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Dosage failure in electroshock therapy	4	3	\$543,167	5.3
Improper use of medical equipment				
Inappropriate temperature in local application	20	16	\$28,522	3.6
Improper placement of prosthetic device	2	1	\$20,000	4.5
Incorrect prosthetic device, or wrong size	1			3.0
Improper placement of therapeutic device	20	9	\$198,778	5.2
Incorrect therapeutic device, or wrong size	2	1	\$43,500	4.0
Injury from improper operation of equipment	13	8	\$63,318	5.0
Injury from equipment malfunction	11	7	\$271,500	6.2
Injury from equipment failure	3	1	\$10,000	3.0
G-tube or feeding tube improperly placed or malfunctioned	9	3	\$1,725,000	6.9
Sutures, staples, etc improperly placed	9	2	\$27,250	3.3
Allergic reaction to medical materials, excluding medications	11	6	\$39,032	3.9
Failure to timely / properly intubate	18	15	\$411,900	8.3
Failure of contraceptive device	1			2.0
Infections				
Pressure ulcers during care	188	100	\$165,968	6.7
Development of gangrene or other necrotizing condition	16	5	\$311,730	5.9
Staph infection contracted during care	12	3	\$186,667	4.1
Other infection contracted during care	117	34	\$120,539	4.7
Development of septic condition during care	14	10	\$304,233	8.4
Traumatic injuries during course of treatment				
Injury during physical therapy	127	57	\$107,165	3.7
Injury from patient positioning	5			3.4
Other injury incidental to medical procedure	24	8	\$55,108	3.6
Communication Issues				
Improper phone or other remote instructions	1	1	\$55,000	3.0
Failure to communicate with patient	2	1	\$50,000	6.5

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Did not consent to procedure	6	2	\$5,000	1.8
Failure to follow-up with patient	12	4	\$356,250	5.8
Failure to warn of risks of procedure	2			2.5
Failure to make timely or appropriate referral	9	4	\$387,500	7.1
Delay in Treatment				
Delay in Emergency Department	14	4	\$100,331	5.0
Delay in transport	5	2	\$50,000	7.6
Delay in scheduling	4	3	\$344,988	8.3
Other Delay	10	2	\$413,200	5.8
Miscellaneous				
Failure to identify or treat compartment syndrome	5	3	\$348,200	4.6
Misset fracture or non-union	44	17	\$76,773	4.2
Contaminated substance taken or injected	1			4.0
Failure to stabilize prior to transfer / discharge	28	16	\$370,286	7.4
Wrong body part	2	1	\$150,000	4.0
Wrong patient	4	3	\$35,000	3.0
Failure to monitor	11	7	\$422,071	8.2
Failed resuscitation	8	4	\$591,250	8.9
Foreign body retained	11	5	\$74,900	3.1
Treatment did not have intended effect	72	22	\$192,020	5.5
Performance of inappropriate procedure	3	2	\$67,000	4.3
Non-administration of necessary care	102	46	\$271,617	6.4
Other failure to effectively treat	32	14	\$153,648	6.3
Not applicable, no specific allegation of medical injury	10	6	\$111,917	1.8
Unnecessary procedure	9			4.0
Unknown	118	44	\$366,516	5.7
Subtotal - Complications of Non-Surgical Treatment	1,701	709	\$223,988	5.5
Patient Safety and Legal / Ethical Allegations				
Assault & battery	21	11	\$70,773	2.5
Breach of patient confidentiality	57	21	\$13,565	1.2
Breach of other specific regulation	15	4	\$370,612	1.5
False imprisonment	14	2	\$3,539	1.4
Other legal or ethical misconduct	38	5	\$66,700	1.4
Religious issues	3	2	\$31,250	2.3
Sexual misconduct	32	14	\$105,446	1.4
Non-administration of necessary care or other omission	3	2	\$79,628	7.0
Injury from aspiration	6	1	\$150,000	8.0
Failure to warn of health hazard	28	2	\$8,750	5.7
Patient abuse	8	3	\$153,333	6.1
Failure to ensure proper nutrition or hydration	14	7	\$146,381	7.9
Refusal to treat / indifference	57	1	\$30,000	2.0
Civil rights allegations originating among incarcerated population	130	4	\$61,469	3.5

Allegations by Category, 2002 - 2011				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
EMTALA violation	4			2.3
Fall while under care or on premises	527	318	\$115,356	4.9
Harmed by 3rd party	35	18	\$75,409	4.9
Injury during transporting or repositioning	79	50	\$88,925	4.4
Injury while restraining patient or by security	5	3	\$103,352	4.2
Elopement from facility	8	7	\$304,643	7.5
All acts of self harm	45	23	\$342,277	8.5
Other injury unrelated to medical treatment	68	50	\$113,611	4.9
Not applicable, no specific allegation of medical injury	10	6	\$24,433	2.0
Unknown	4			2.7
Subtotal - Patient Safety & Legal / Ethical Allegations	1,053	538	\$117,086	4.2
Unknown	301	82	\$177,046	5.3
Total	9,396	4,157	\$281,191	5.7

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Diagnostic (by Initial Condition) - Infectious Diseases			Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
	Occurrences	Paid Occurrences	Defendants			
Heart	1		1		100.0%	
Integumentary system - skin, hair, nails etc	3	1	5	2	40.0%	50.0%
Auditory condition	3		9		66.7%	
Meningitis, encephalitis, or other neurological infection	1		1			
Other or unknown nervous system disorders	23	18	80	29	53.8%	31.0%
Spine / spinal cord disorder	10	5	31	16	67.7%	75.0%
Musculoskeletal disorder order- excluding spine	4	3	14	4	57.1%	
Blood and immune disorders	1		3		66.7%	
Respiratory infections	33	18	60	21	46.7%	28.6%
Digestive disorders	13	4	31	4	58.1%	50.0%
Diseases of the genitourinary system	4	2	7	3	28.6%	
Diseases of the reproductive system	4	3	11	4	63.6%	75.0%
Other respiratory distress	1	1	1	1		
Gangrene or other necrotizing condition	1	1	1	1		
Staph infection	1	1	3	2	66.7%	100.0%
Other infection	1	1	2	1		
Septic condition	7	4	25	6	56.0%	83.3%
Unknown infectious condition	29	15	49	18	55.1%	33.3%
Diagnostic (by Initial Condition) - Non-Infectious Diseases						
Hematoma / aneurysm	29	18	64	27	50.0%	40.7%
Embolism/ thrombosis	39	22	111	34	57.7%	52.9%
Ischemia / vascular deficiency	18	10	50	16	56.0%	62.5%
Hypoxia	1	1	2	1		
Myocardial infarction	51	23	109	34	49.5%	52.9%
Stroke	42	21	107	30	50.5%	56.7%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Integumentary system - skin, hair, nails etc	1	1	1	1			
Auditory condition	2	1	3	1	66.7%		
Visual condition	13	9	35	12	65.7%		50.0%
Other or unknown nervous system disorders	23	7	63	11	54.0%		54.5%
Spine / spinal cord disorder	31	14	72	23	51.4%		30.4%
Musculoskeletal disorder order- excluding spine	9	3	15	3	60.0%		
Compartment syndrome	6	5	15	7	53.3%		28.6%
Cancer - oral	12	2	27	4	59.3%		
Cancer - digestive tract	52	24	134	29	61.2%		51.7%
Cancer - respiratory tract	66	28	155	37	65.8%		67.6%
Cancer - bone and cartilage	19	11	45	14	53.3%		50.0%
Cancer - skin	27	10	54	14	50.0%		35.7%
Cancer - mesothelial and soft tissue	1		1				
Cancer - breast	80	30	174	43	51.1%		41.9%
Cancer - reproductive organs	28	14	73	18	46.6%		44.4%
Cancer - kidney, bladder and related	19	11	39	14	59.0%		42.9%
Cancer - central nervous system	6	4	19	6	52.6%		50.0%
Cancer - Thyroid and other endocrine glands	19	9	48	13	66.7%		61.5%
Cancer - Hodgkin's, lymphoma, and related	8	2	12	2	50.0%		50.0%
Cancer - unknown type	25	10	62	12	53.2%		58.3%
Cancer - ill defined	1	1	2	1	100.0%		100.0%
Benign or unknown neoplasms	34	15	86	25	61.6%		64.0%
Blood and immune disorders	12	8	31	11	51.6%		27.3%
Diabetes	13	8	30	12	56.7%		41.7%
Endocrine, nutritional, and metabolic disorders	19	13	47	16	59.6%		43.8%
Respiratory infections	1	1	1	1	100.0%		100.0%
Other respiratory conditions	6	3	13	6	61.5%		33.3%
Digestive disorders	131	64	342	96	56.4%		49.0%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Diseases of the genitourinary system	21	11	37	15	48.6%	40.0%
Diseases of the reproductive system	16	8	39	14	46.2%	14.3%
Poison, exposure to toxin	6	2	22	2	72.7%	
Other respiratory distress	2	1	3	2	66.7%	50.0%
Healthy patient misdiagnosed with condition	31	12	46	13	56.5%	46.2%
Development of gangrene or other necrotizing condition	1	1	1	1		
Staph infection contracted during care	1		5		60.0%	
Other infection contracted during care	1	1	3	2	66.7%	50.0%
Development of septic condition during care	1		2			
Trauma – fracture	125	40	231	52	47.2%	42.3%
Trauma - dislocation w/out fracture	3	1	8	1	50.0%	
Trauma - Cuts, burns, abrasions	2	1	5	1	20.0%	100.0%
Trauma – neurological	4	4	7	4	57.1%	50.0%
Trauma – spine	32	14	80	28	56.3%	60.7%
Trauma - sprains or other soft tissue injury	1		1		100.0%	
Trauma - injury to tendons or muscle	25	5	34	6	52.9%	33.3%
Trauma - injury to nerves	1		1			
Trauma - injury to internal organs	42	25	107	36	56.1%	50.0%
Trauma - details unknown	3	1	3	1	66.7%	100.0%
Not applicable, no allegation of medical injury	1	1	1	1		
Unknown	265	117	533	153	50.7%	44.4%
Subtotal - Diagnostic Related Conditions	1,568	725	3,545	1,018	54.2%	46.5%
Anesthesia Related Allegations						
Hematoma / aneurysm - complication of anesthesia	1	1	2	1	50.0%	
Ischemia / vascular deficiency - complication of anesthesia	3	2	10	7	60.0%	71.4%
Hypoxia - complication of anesthesia	6	5	14	6	28.6%	16.7%
Myocardial infarction - complication of anesthesia	2		5		40.0%	

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Wrong dosage administered	1	1	5	5	40.0%	40.0%
Cut, puncture, tear during injection	2	1	10	2	70.0%	50.0%
Cut, puncture, tear during other catheterization	1		7		28.6%	
Endotracheal tube wrongly placed	2	1	3	1	33.3%	
Injury from aspiration	1	1	3	2	66.7%	50.0%
Other respiratory distress	13	7	30	11	43.3%	54.5%
Anesthetic or intra-operative awareness	6	4	14	5	50.0%	
Other inadequate anesthetization	15	9	24	9	29.2%	22.2%
Failure to timely / properly intubate	11	9	36	18	47.2%	33.3%
Injury during intubation	59	14	77	17	35.1%	17.6%
Injury from equipment malfunction	2	1	6	1	50.0%	
Unknown	1	1	2	1	100.0%	100.0%
Subtotal - Anesthesia Related Allegations	126	57	248	86	41.5%	32.6%
Surgery Related Allegations						
Hematoma / aneurysm - complication of surgery	23	16	63	28	46.0%	50.0%
Embolism / thrombosis - complication of surgery	45	20	107	26	53.3%	26.9%
Ischemia / vascular deficiency - complication of surgery	38	15	99	25	51.5%	40.0%
Hypoxia - complication of surgery	13	6	28	9	50.0%	22.2%
Myocardial infarction- complication of surgery	40	19	98	29	50.0%	31.0%
Stroke - complication of surgery	19	7	48	9	52.1%	33.3%
Cut, puncture, tear during surgery	467	264	842	317	55.9%	57.4%
Cut, puncture, tear during injection	6	2	13	2	53.8%	100.0%
Cut, puncture, tear during endoscopic exam	5	1	8	1	37.5%	
Cut, puncture, tear during heart catheterization	29	11	61	17	50.8%	35.3%
Cut, puncture, tear during other catheterization	4	1	7	1	14.3%	
Cut, puncture, tear during other medical procedure	1	1	1	1	100.0%	100.0%
Foreign body retained - surgery related	191	116	359	136	47.9%	29.4%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Foreign body retained - during heart catheterization	3	1	5	1	40.0%	100.0%	
Inappropriate temperature in local application	8	6	15	7	40.0%	14.3%	
Contaminated substance taken or injected	4	2	7	3			
Failure in suture or ligature	3	1	4	1	75.0%	100.0%	
Failure to introduce or remove other medical implement	3	1	6	3	33.3%	33.3%	
Improper placement of prosthetic device	82	29	133	34	56.4%	41.2%	
Incorrect prosthetic device, or wrong size	36	12	60	14	56.7%	35.7%	
Improper placement of therapeutic device	37	16	84	21	53.6%	47.6%	
Incorrect therapeutic device, or wrong size	4	2	8	3	62.5%	66.7%	
Injury from equipment failure	15	1	36	1	63.9%		
Incorrect blood type	1		1		100.0%		
Did not consent to procedure	9	4	16	4	56.3%	75.0%	
Failure to identify or treat compartment syndrome	15	10	50	21	48.0%	52.4%	
Procedure performed on wrong body part	66	51	130	67	48.5%	46.3%	
Misset fracture or non-union	58	30	104	39	50.0%	46.2%	
Sutures, staples, etc improperly placed	38	20	63	22	58.7%	54.5%	
Other improper closure of surgical site	72	36	133	46	60.2%	56.5%	
Injury from aspiration	12	5	30	7	43.3%	14.3%	
Other respiratory distress	15	6	46	9	43.5%	22.2%	
Development of fistula	28	12	42	13	69.0%	69.2%	
Treatment did not have intended effect	273	73	413	78	60.3%	59.0%	
Failure to warn of risks of procedure	5	1	11	1	45.5%	100.0%	
Allergic reaction to medical materials, excluding	6	2	12	2	41.7%		
Healthy patient misdiagnosed with condition	1	1	4	2	50.0%	100.0%	
Wrong patient	2	1	7	2	28.6%	100.0%	
Inappropriate handling of transplantable material	43	40	112	88	17.9%	2.3%	
Aborted surgery	10	5	25	6	56.0%	50.0%	
Unnecessary surgery or procedure	84	26	159	32	49.1%	43.8%	

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Pressure ulcers during care	13	6	27	7	55.6%	14.3%
Development of gangrene or other necrotizing condition	13	4	47	6	53.2%	50.0%
Staph infection contracted during care	40	10	82	11	47.6%	36.4%
Other infection contracted during care	252	88	454	109	46.3%	35.8%
Development of septic condition during care	29	9	90	19	58.9%	47.4%
Excess blood loss during surgery or treatment	13	5	25	7	52.0%	71.4%
Postoperative bleeding	51	23	128	37	55.5%	35.1%
Other problem with surgical site	16	4	20	4	80.0%	25.0%
Other problem in post-surgical care	5		10		50.0%	
Failed sterilization	7	4	10	4	60.0%	75.0%
Accidental or unnecessary sterilization	6		16		50.0%	
Failure to timely / properly intubate	4	1	10	1	50.0%	
Delay in scheduling surgery	1		1		100.0%	
Failure to monitor	4	3	8	4	37.5%	25.0%
Retained body part	6	1	9	2	44.4%	
G-tube or feeding tube improperly placed or maintained	14	10	39	14	53.8%	64.3%
Failure in follow-up care	5		12		58.3%	
Physician delay or failure to respond to call	1	1	1	1		
Other surgical injury - central nervous system	14	7	28	9	57.1%	55.6%
Other surgical injury - veins or arteries	1	1	1	1		
Other injury incidental to medical procedure	23	11	41	12	51.2%	41.7%
Injury from improper operation of equipment	3	2	7	2	57.1%	50.0%
Injury from equipment malfunction	10	5	20	7	35.0%	42.9%
Injury from patient positioning	32	15	72	19	45.8%	5.3%
Other surgical injury - fracture	7	1	10	1	50.0%	
Other surgical injury - internal organ	23	7	45	11	53.3%	54.5%
Other surgical injury - non-fracture musculoskeletal injury	2		4		50.0%	
Other surgical injury - nerve injury	61	16	116	17	56.9%	47.1%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Other surgical injury - peripheral nervous system	8	4	15	4	53.3%		75.0%
Other surgical injury - impaired vision	10	5	18	7	50.0%		57.1%
Other injury unrelated to medical treatment	1	1	3	2	33.3%		
Other surgical injury - morphology problem / disfigurement	2		3		66.7%		
Nonadministration of necessary care or other omission	11	7	26	9	57.7%		55.6%
Not applicable, no identifiable allegation of medical injury	6		7		57.1%		
Unknown	234	82	361	86	51.2%		43.0%
Subtotal - Surgery Related Allegations	2,742	1,206	5,216	1,541	52.0%		42.8%
Medication Related Allegations							
Agent use or selection error	1		2		50.0%		
Medication administered via the wrong route	3	2	3	2	100.0%		100.0%
Wrong dosage administered	146	97	240	116	30.0%		14.7%
Wrong medication administered	148	107	161	110	11.8%		5.5%
Medication error	8	4	13	4	38.5%		
Allergic reaction to medication	54	28	81	33	38.3%		30.3%
Interaction of two or more medications	37	19	85	34	50.6%		38.2%
Addiction or withdrawal issues	14	4	27	4	55.6%		25.0%
Injury from excessive use of medication	24	11	36	12	58.3%		66.7%
Other adverse reaction - steroids	9	4	20	5	55.0%		20.0%
Other adverse reaction - anti-seizure medications	2		5		40.0%		
Other adverse reaction - digestives medications	3	2	6	2	66.7%		100.0%
Other adverse reaction - anticoagulants	47	11	70	19	60.0%		52.6%
Other adverse reaction - Heart medications	7	1	11	1	63.6%		100.0%
Other adverse reaction - hypertension medications	5		12		75.0%		
Other adverse reaction - weight loss medications	29		38		78.9%		
Other adverse reaction - topical applications	1		1		100.0%		
Other adverse reaction - adrenaline & related	3	2	6	2	33.3%		

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Other adverse reaction - Pain management, non-narcotic	12		17		41.2%		
Other adverse reaction - Pain management, narcotic	19	3	51	4	45.1%		
Other adverse reaction - Sedatives & relaxants	4	2	7	2	57.1%		50.0%
Other adverse reaction - chemotherapy	7	2	30	2	80.0%		50.0%
Other adverse reaction - cholesterol agents	7	1	10	2	60.0%		50.0%
Other adverse reaction - Hormonal treatments	3		4		25.0%		
Other adverse reaction - vaccines	1		2		50.0%		
Other adverse reaction - Cognitive & affective disorder	108	1	142	1	86.6%		50.0%
Other adverse reaction - diabetic medications	7	2	9	2	66.7%		
Other adverse reaction - Immune medications	3	1	4	2	25.0%		
Other adverse reaction - antibiotics	14	5	26	7	46.2%		28.6%
Other adverse reaction - antifungal agents	1		1		100.0%		
Other adverse reaction - antiviral agents	1	1	2	2			
Other adverse reaction - anti-parasitic agents	2	1	4	1	75.0%		100.0%
Other adverse reaction - anti-inflammatory, excluding steroids	5		7		42.9%		
Other adverse reaction - unknown medications	91	19	152	22	53.9%		27.3%
Cut, puncture, tear during injection	1		1		100.0%		
Incorrect dilution of fluid	1		2		50.0%		
Contaminated substance taken or injected	3		5		20.0%		
Improper placement of therapeutic device	1	1	3	2	100.0%		100.0%
Nonadministration of necessary care or other omission	1		1		100.0%		
Treatment did not have intended effect	1		1				
Other infection contracted during care	1		1		100.0%		
Premature extubation	5	4	7	4	42.9%		75.0%
Injury from improper operation of equipment	1	1	1	1			
Injury from equipment malfunction	2		2				
Unknown	7	2	15	3	42.9%		33.3%
Subtotal - Medication Related Allegations	850	338	1,324	401	47.6%		22.4%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
IV & Blood Products Related Allegations						
Embolism/ thrombosis	6	3	6	3		
IV infiltration event	93	50	137	55	21.2%	3.6%
Cut, puncture, tear during injection	12	6	15	6	26.7%	
Cut, puncture, tear during other catheterization	1		1		100.0%	
Foreign body retained - during injection	4	4	5	4		
Excessive amount of blood or other fluid	1	1	2	1		
Incorrect dilution of fluid	1	1	1	1		
Inappropriate temperature in local application	2	2	5	3	40.0%	
Nonadministration of necessary drug or other substance	1	1	1	1		
Improper placement of therapeutic device	1		1			
Incorrect blood type	2	2	5	2	60.0%	
Failure to identify or treat compartment syndrome	2		3		33.3%	
Procedure performed on wrong body part	1	1	1	1		
Staph infection contracted during care	5	2	8	2	37.5%	
Other infection contracted during care	5	4	6	4	16.7%	
Development of septic condition during care	1		3		66.7%	
Postoperative bleeding	1		1		100.0%	
Injury from improper operation of equipment	1	1	1	1		
Not applicable, no identifiable allegation of medical injury	1	1	1	1		
Unknown	4	1	4	1		
Subtotal - IV & Blood Products Related Allegations	145	80	207	86	22.7%	3.2%
Pregnancy & Childbirth Related Allegations						
Ectopic pregnancy	23	7	57	8	49.1%	50.0%
Spontaneous abortion / stillbirth	30	18	56	22	41.1%	27.3%
Complications w/ abortion	6	3	12	3	66.7%	66.7%
Complications w hypertension	1		3		66.7%	

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Eclampsia	15	6	34	11	70.6%		63.6%
Infections	26	11	57	13	50.9%		38.5%
Complications of gestational diabetes	5	2	12	3	41.7%		33.3%
Other maternal complications related to pregnancy	2	2	4	2	100.0%		100.0%
Complications of multiple gestation	4	1	6	1	50.0%		100.0%
Complications from disproportion	14	7	23	9	43.5%		22.2%
Fetal abnormality or damage	6	2	18	3	50.0%		66.7%
RH Isoimmunization	2	2	4	2	50.0%		50.0%
Complications of placental disorders	38	18	73	26	49.3%		42.3%
Complications from prolonged pregnancy	1	1	1	1			
Pre-term labor	17	5	26	6	34.6%		16.7%
Prolonged labor	7	4	12	4	41.7%		25.0%
Shoulder dystocia	67	34	136	48	45.6%		45.8%
Other obstructed labor	7	4	10	6	60.0%		83.3%
Umbilical cord complications	2	3	6	5	50.0%		20.0%
Other obstetric trauma	5	2	13	3	23.1%		
Postpartum hemorrhage	4	2	14	3	35.7%		
Retained placenta and membranes	2		2				
Fetus / newborn affected by maternal condition	5	3	17	11	64.7%		45.5%
Deficient fetal growth rate	4	3	11	6	36.4%		50.0%
Intracranial laceration or hemorrhage due to birth	6	4	8	4	12.5%		
Other birth injuries to central nervous system	19	13	35	18	42.9%		44.4%
Birth injury to peripheral nervous system	14	7	32	9	53.1%		55.6%
Other birth injuries	2	2	3	2	33.3%		
Intrauterine hypoxia	75	42	157	66	43.3%		42.4%
Respiratory distress of newborn	1	1	3	2	66.7%		50.0%
Pulmonary hemorrhage originating in the perinatal	1	1	2	2	100.0%		100.0%
Hemolytic disease of fetus or newborn	1		1				

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Kernicterus	1	1	1	1			
Metabolic / endocrine disorders of fetus or newborn	1	1	1	1	50.0%		
Seizure disorder of infant	2	1	1	1			
Mix-up of newborn at discharge	1			1			
Cut, tear, perforation	17	5	25	5	28.0%		
Retained surgical or other material	16	10	27	14	51.9%		50.0%
Cardiovascular complications of pregnancy	8	3	18	7	50.0%		42.9%
Injury from equipment failure	1		2		50.0%		
Sutures, staples, etc improperly placed	1	1	1	1	100.0%		100.0%
Other improper closure of surgical site	2	1	3	1			
Other respiratory distress	1		2		50.0%		
Development of fistula	2		4		50.0%		
Unnecessary surgery or procedure	1		1		100.0%		
Development of gangrene or other necrotizing condition	4	1	14	3	71.4%		100.0%
Development of septic condition during care	1	1	2	1	50.0%		100.0%
Postoperative bleeding	1		2		50.0%		
Other problem with surgical site	1		1		100.0%		
Retained body part	2		7		71.4%		
Physician delay or failure to respond to call	1	1	1	1			
Injury to fetus or mother due to procedure unrelated to pregnancy	3	1	4	1	50.0%		100.0%
Other injury incidental to medical procedure	2	2	5	3	60.0%		33.3%
Other injury unrelated to medical treatment	1	1	2	2	50.0%		50.0%
Unknown	97	31	120	42	46.2%		46.3%
Subtotal - Pregnancy & Childbirth Related Allegations	549	269	1,096	380	46.9%		43.2%
Non-surgical Treatment Related Allegations							
Hematoma / aneurysm - resulting from treatment	11	5	25	6	44.0%		16.7%
Embolism/ thrombosis - resulting from treatment	17	7	27	8	33.3%		12.5%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons	Defendants With Payments Who Were Physicians or Surgeons	
Ischemia / vascular deficiency - resulting from treatment	7	2	14	2	50.0%	50.0%	
Hypoxia - resulting from treatment	7	4	13	6	23.1%	16.7%	
Myocardial infarction - resulting from treatment	27	14	56	17	51.8%	64.7%	
Stroke - resulting from treatment	17	3	38	6	71.1%	66.7%	
Wrong dosage administered	4	2	6	3	16.7%		
Extravasation from injection	2		3		33.3%		
Cut, puncture, tear during injection	62	29	95	31	36.8%	32.3%	
Cut, puncture, tear during endoscopic exam	60	24	129	30	55.0%	50.0%	
Cut, puncture, tear during other catheterization	27	11	58	12	51.7%	25.0%	
Cut, puncture, tear during other medical procedure	40	26	54	29	29.6%	17.2%	
Foreign body retained - during injection	1		1		100.0%		
Foreign body retained - during endoscopic exam	1	1	2	1	50.0%		
Foreign body retained - during catheterization	1		1		100.0%		
Foreign body retained - during other medical procedure	2	2	2	2	50.0%	50.0%	
Failure of sterile precautions	1	1	1	1			
Excessive amount of blood or other fluid	3	1	7	2	85.7%	100.0%	
Incorrect dilution of fluid	2	2	4	3	50.0%	33.3%	
Overdose of radiation during therapy	16	8	30	9	50.0%	33.3%	
Dosage failure in electroshock therapy	3	2	8	3	37.5%		
Inappropriate temperature in local application	18	14	21	14	9.5%		
Nonadministration of necessary drug or other substance	5	1	8	1	12.5%		
Contaminated substance taken or injected	1		1		100.0%		
Wrong fluid used in transfusion	5	5	9	8	33.3%	37.5%	
Performance of inappropriate operation or procedure	3	2	4	2			
Improper placement of prosthetic device	2	1	2	1			
Incorrect prosthetic device, or wrong size	1		1				
Improper placement of therapeutic device	20	8	27	11	37.0%	36.4%	
Incorrect therapeutic device, or wrong size	2	1	2	1			

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Nonadministration of necessary care or other omission	92	42	177	50	53.1%	46.0%
Injury from equipment failure	3	1	3	1		
Civil rights action originating among incarcerated population	130	4	302	5	55.0%	20.0%
Incorrect blood type	1	1	1	1		
Did not consent to procedure	4	1	4	1	25.0%	
Failure to identify or treat compartment syndrome	5	3	15	3	53.3%	33.3%
Procedure performed on wrong body part	2	1	4	2	50.0%	
Misset fracture or non-union	43	16	68	17	51.5%	41.2%
Sutures, staples, etc improperly placed	4		4			
Other improper closure of surgical site	4	2	5	2	60.0%	50.0%
Injury from aspiration	21	9	52	12	57.7%	41.7%
Other respiratory distress	14	7	23	11	30.4%	18.2%
Failure to stabilize prior to transfer / discharge	25	14	49	16	49.0%	25.0%
Treatment did not have intended effect	69	20	113	26	48.7%	57.7%
Failure to warn of risks of procedure	2		2		50.0%	
Allergic reaction to medical materials, excluding Wrong patient	11	6	12	6	8.3%	16.7%
Inappropriate handling of transplantable material	4	3	4	3		
Unnecessary surgery or procedure	1		1		100.0%	
Pressure ulcers during care	9		10		50.0%	
Development of gangrene or other necrotizing condition	176	93	304	110	38.5%	17.3%
Staph infection contracted during care	14	5	31	6	51.6%	33.3%
Other infection contracted during care	12	3	43	4	67.4%	
Development of septic condition during care	110	33	152	36	34.2%	16.7%
Other problem with surgical site	13	9	28	13	57.1%	46.2%
Failed sterilization	1		1			
Failure to timely / properly intubate	1		2		50.0%	
Improper phone of other remote instructions	18	15	31	17	35.5%	23.5%
	1	1	1	1	100.0%	100.0%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons	Defendants With Payments Who Were Physicians or Surgeons	
Delay in scheduling surgery	4	3	7	5	100.0%	100.0%	
Other Delay	10	2	12	2	33.3%		
Failure to monitor	10	6	20	8	75.0%	50.0%	
Delay in transport	5	2	5	2			
Failed resuscitation	6	3	6	3	16.7%		
Other failure to effectively treat	30	12	60	18	53.3%	55.6%	
Failure to communicate with patient	2	1	2	1	100.0%	100.0%	
Abuse / neglect	4	2	7	4	14.3%	25.0%	
Retained external body, excluding med equipment	5	2	5	2	20.0%		
Refusal to treat / indifference	10		18		61.1%		
Failure to ensure proper nutrition or hydration	14	7	20	8	35.0%	12.5%	
G-tube or feeding tube improperly placed or malfunction	8	2	10	2	50.0%	50.0%	
Failure to make timely or appropriate referral	9	4	21	5	38.1%	20.0%	
Delay in Emergency Department	12	3	18	3	27.8%		
Failure in follow-up care	12	4	19	4	68.4%	25.0%	
Physician delay or failure to respond to call	2	1	5	2	80.0%	100.0%	
Injury to fetus or mother due to procedure unrelated	1		1		100.0%		
Injury during physical therapy	123	55	141	57	7.8%	3.5%	
Injury from patient positioning	5		6		16.7%		
Other injury incidental to medical procedure	20	7	32	8	37.5%	12.5%	
Injury from improper operation of equipment	9	5	13	5	15.4%		
Injury from equipment malfunction	10	6	14	6	28.6%	16.7%	
Other injury unrelated to medical treatment	2	2	3	2	33.3%	50.0%	
Not applicable, no allegation of medical injury	9	5	10	5	30.0%	20.0%	
Unknown	118	43	160	50	33.5%	32.7%	
Subtotal - Non-surgical Treatment Related Allegations	1,597	642	2,705	754	43.1%	28.2%	
Patient Safety and Legal / Ethical Related Allegations							

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	Defendants Who Were Physicians or Surgeons		
Assault & battery	21	11	23	12	21.7%		
Breach of patient confidentiality	52	20	62	20	32.3%		20.0%
Breach of specific regulation	15	4	20	5	20.0%		60.0%
False imprisonment	13	2	18	2	33.3%		
Other legal or ethical misconduct	23	4	29	4	24.1%		25.0%
Religious issues	3	2	4	2	50.0%		50.0%
Sexual misconduct	31	14	39	16	28.2%		12.5%
Wrongful life / birth	1		2		50.0%		
Not applicable, no allegation of medical injury	8	4	9	4	11.1%		
All acts of self harm	41	21	95	24	46.3%		29.2%
Patient harmed third party	1		2		100.0%		
Nonadministration of necessary care or other omission	3	2	9	3	66.7%		66.7%
Injury from aspiration	5	1	5	1			
Pressure ulcers during care	2		2				
Failure to warn of health hazard	28	2	28	2	92.9%		
Abuse / neglect	4	1	6	1	33.3%		
Refusal to treat / indifference	41	1	91	3	46.2%		33.3%
EMTALA violation	4		4		50.0%		
Fall while under care or on premises	481	285	611	302	17.3%		4.3%
Harmed by 3rd party	34	18	47	18	40.4%		5.6%
Injury during transporting or repositioning	76	48	87	50	6.9%		6.0%
Injury during physical therapy, alleging assault	1	1	2	1			
Injury from patient positioning	1		1		100.0%		
Injury from improper operation of equipment	4	1	4	1	25.0%		
Injury while restraining patient or by security	5	3	5	3	40.0%		
Elopement from facility	5	5	5	5			
Other injury unrelated to medical treatment	47	38	56	40	14.3%		2.5%
Unknown patient safety, legal or ethical breach	3		3		33.3%		

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2011						
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Subtotal - Patient Safety & Legal / Ethical Allegations	955	488	1,271	519	25.6%	21.7%
Unknown	301	82	406	83	35.7%	21.7%
Total	8,833	3,887	16,018	4,868	47.2%	34.7%

Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Infectious Conditions				
External ear	1	1	\$225,000	3.0
Middle ear, mastoid, or inner ear	4	4	\$199,375	5.0
Heart disease	1			9.0
Acute upper respiratory infections	3	2	\$161,400	5.3
Gastro-esophageal diseases	1	1	\$400,000	9.0
Diseases of the appendix	1	1	\$30,000	3.0
Skin infections	2	1	\$3,103	6.5
Musculoskeletal - excluding spine	1			3.0
Other diseases of urinary system	1			3.0
Subtotal	15	10	\$177,840	5.3
Neoplasms & Cancer				
Oral	5	4	\$297,132	7.0
Digestive organs	12	4	\$180,000	7.1
Respiratory organs	7	4	\$372,500	8.1
Bone and articular cartilage	2	2	\$129,076	6.5
Skin	3	3	\$19,167	3.7
Breast	9	5	\$79,235	5.1
Female genital organs	7	4	\$258,053	5.0
Male genital organs	2	1	\$316,667	6.5
Urinary tract, including kidney & bladder	2	1	\$40,000	4.0
Eye, brain, other central nervous system	1			7.0
Thyroid & other endocrine glands	2			5.5
Lymphoid and related, including Hodgkin	31	30	\$176,474	6.3
Neoplasms of unknown type	77	41	\$318,523	5.4
Subtotal	160	99	\$240,938	5.8
Metabolic or Endocrine Condition				
Immune system disorders	1	1	\$25,000	3.0
Disorders of thyroid gland	13	9	\$184,456	5.5
Diabetes	4	1	\$450,000	7.5
Disorders of the endocrine glands	2	1	\$900,000	9.0
Malnutrition / dehydration	1	1	\$50,000	9.0
Obesity	42	22	\$535,958	6.6
Other metabolic disorders	2			5.0
Subtotal	65	35	\$424,319	6.4
Neurological / Nervous System Disorders				
Inflammatory central nervous diseases	5	2	\$240,625	6.6
Epilepsy and related syndromes	3	2	\$450,000	6.7
Migraine and headache syndromes	1			3.0

Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Sleep disorders	1			9.0
Nerve, nerve root and plexus disorders	5	1	\$50,000	5.8
Other - hydrocephalus	2			9.0
Subtotal	17	5	\$190,000	4.6
Auditory / Visual Conditions				
Disease of the eye	75	32	\$108,910	4.7
External ear	1			6.0
Middle ear, mastoid, or inner ear	10	4	\$277,500	5.0
Other ear disorders	1			4.0
Subtotal	87	36	\$30,833	0.7
Cardiovascular Conditions				
Heart disease	217	80	\$348,121	6.6
Cerebrovascular diseases	8	5	\$1,162,882	7.0
Atherosclerosis	8	2	\$200,000	6.0
Aortic aneurysm and dissections	14	5	\$845,000	6.4
Other aneurysm	3			6.0
other peripheral vascular diseases	5	1	\$15,000	5.2
Arterial embolism and thrombosis	1			7.0
other disorders of arteries	1			5.0
Phlebitis and thrombophlebitis	2	1	\$450,000	6.0
Portal vein thrombosis	1	1	\$900,000	6.0
Varicose veins of lower extremities	2			3.0
Hemorrhoids	3	2	\$606,250	5.0
Other circulatory disorders	1	1	\$65,000	4.0
Subtotal	266	98	\$133,489	1.1
Respiratory Conditions				
Acute upper respiratory infections	7	6	\$160,866	4.3
Influenza and pneumonia	1	1	\$475,000	8.0
Other disease of upper respiratory tract	6	4	\$212,032	5.0
Chronic lower respiratory diseases	2	1	\$75,000	7.0
Other diseases of respiratory system	7	5	\$209,000	4.9
Subtotal	23	17	\$143,713	3.7
Gastrointestinal Conditions				
Gastro-esophageal diseases	14	5	\$497,600	4.9
Gastric or peptic ulcer	1	1	\$380,000	99.0
Other diseases of stomach	2			5.0
Diseases of the appendix	23	13	\$272,028	4.7
Hernia	66	28	\$220,164	5.0
Crohn's disease	2	1	\$225,000	4.0
Ulcerative colitis	6	3	\$275,000	5.8
Other non-infective gastroenteritis and colitis	3	3	\$407,181	7.7

Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Vascular disorders of the intestine	1			5.0
Paralytic ileus and obstructions without hernia	13	7	\$467,120	7.2
Diverticular disease of intestine	20	9	\$358,621	5.4
Fissure and fistula	6	4	\$100,625	4.5
Other disorders of intestine	3			8.3
Diseases of the liver	1	1	\$225,000	9.0
Gallbladder and pancreas	164	91	\$375,958	5.4
Other digestive disorders	7	4	\$251,750	5.0
Subtotal	332	170	\$321,745	5.4
Integumentary Conditions				
Skin infections	2	1	\$40,000	5.0
Disorders of skin appendages	5	3	\$73,167	3.8
Other skin disorders	3	1	\$200,000	4.3
Subtotal	10	5	\$83,900	943.7
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	402	173	\$201,461	4.4
Musculoskeletal - spine	247	93	\$401,390	5.2
Soft tissue disorders	1			4.0
Subtotal	650	266	\$140,336	2.0
Genitourinary Conditions				
Renal tubulo-interstitial disease	4	1	\$20,000	7.0
Renal failure	12	6	\$506,667	7.6
Urolithiasis	2	1	\$20,000	4.0
Other diseases of kidney or ureter	10	4	\$161,375	4.5
Other diseases of urinary system	14	4	\$181,566	4.7
Diseases of male reproductive organs	4			3.8
Inflammatory diseases of female pelvic organs	4	2	\$50,000	4.3
Diseases of female reproductive organs	154	63	\$326,721	4.6
Other disorders of genitourinary tract	3	2	\$137,811	3.7
Subtotal	207	83	\$305,914	4.7
Physical Trauma				
Fracture	101	38	\$308,260	4.7
Dislocation	2	1	\$151,752	7.5
Cuts, burns, abrasions to skin	7	3	\$68,333	3.9
Injury to tendons or muscle	24	6	\$167,000	4.1
Injury to nerves	2	1	\$95,000	7.0
Injury to internal organs	18	8	\$304,643	7.3
Other physical injury or trauma	2	2	\$27,180	4.5
Subtotal	156	59	\$66,869	1.9
Cosmetic surgery	125	48	\$128,499	3.8
Sterilization	18	7	\$196,143	4.0

Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Abnormal findings-nervous /musculoskeletal	1			5.0
Subtotal	144	55	\$1,194,514	0.6
Unknown	608	267	\$240,919	4.9
Total	2,740	1,205	\$203,774	5.8

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Infectious Diseases				
Staph infection	11	6	\$113,250	6.3
Meningitis	23	17	\$1,196,879	7.9
Encephalitis	1	1	\$665,000	9.0
Septic condition	4	4	\$95,000	7.8
Infectious disease - NOC	11	5	\$696,170	6.5
Immune system disorders	1			6.0
Middle ear, mastoid, or inner ear	3			5.7
Heart disease	6	4	\$330,000	8.2
Acute upper respiratory infections	3	2	\$350,000	9.0
Influenza and pneumonia	25	16	\$253,281	7.1
Other lower respiratory infections	7	2	\$137,500	6.4
Gastro-esophageal diseases	1	1	\$84,000	4.0
Diseases of the appendix	6	2	\$100,000	3.5
Diseases of the liver	2			4.5
Gallbladder and pancreas	1			9.0
Other digestive disorders	2	1	\$27,500	9.0
Skin infections	3	1	\$700,000	5.2
Musculoskeletal - excluding spine	5	2	\$265,000	4.8
Musculoskeletal - spine	9	5	\$1,013,667	7.3
Other diseases of kidney or ureter	2	1	\$142,500	9.0
Other diseases of urinary system	1			3.0
Diseases of male reproductive organs	1			5.0
Disorders of breast	1	1	\$200,000	5.0
Diseases of female reproductive organs	1	1	\$18,946	5.0
Abnormal findings-skin	1			9.0
Unknown	10	6	\$412,444	7.2
Subtotal	141	78	\$530,074	6.8
Neoplasms / Cancer				
Oral	12	2	\$120,000	7.6
Digestive organs	53	24	\$438,319	7.3
Respiratory organs	66	28	\$331,578	8.1
Bone and articular cartilage	19	11	\$386,943	7.3
Skin	28	11	\$387,727	6.5
Mesothelial and soft tissue	1			9.0
Breast	81	30	\$462,097	7.6
Female genital organs	20	10	\$434,986	7.7
Male genital organs	8	4	\$271,875	8.1
Urinary tract, including kidney & bladder	19	11	\$285,628	6.9
Eye, brain, other central nervous system	6	4	\$262,675	7.7

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1- 9), All Claims
Thyroid & other endocrine glands	19	9	\$375,647	6.8
Ill-defined or unspecified sites	1	1	\$35,000	6.0
Lymphoid and related, including Hodgkin	8	2	\$631,750	7.9
Benign or unknown - in situ	12	3	\$131,667	5.6
Benign	8	4	\$195,000	5.3
Neoplasms of unknown behavior	8	4	\$312,625	6.5
Subtotal	369	158	\$374,449	7.3
Metabolic / Endocrine				
Nutritional, hemolytic, & aplastic anemia	7	5	\$781,333	7.7
Coagulation defects	2	1	\$450,000	8.0
Other diseases of blood	1	1	\$250,000	6.0
Immune system disorders	2	1	\$675,000	5.5
Disorders of thyroid gland	1	1	\$50,000	4.0
Diabetes	13	8	\$357,913	7.2
Disorders of the endocrine glands	4	2	\$295,500	6.3
Malnutrition / dehydration	2	2	\$41,667	7.5
other nutritional deficiencies	1	1	\$150,000	9.0
Obesity	1			9.0
Other metabolic disorders	10	7	\$532,143	7.9
Subtotal	44	29	\$439,459	7.3
Neurological / Nervous System				
Inflammatory central nervous diseases	8	2	\$331,250	7.1
Multiple sclerosis	1			2.0
Epilepsy and related syndromes	3			8.3
Transient cerebral ischemic attacks, vascular	1	1	\$815,000	7.0
Sleep disorders	1			1.0
Nerve, nerve root and plexus disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Cauda Equina Syndrome	4	4	\$459,511	5.5
Other - hydrocephalus	2			5.5
Subtotal	22	8	\$423,818	6.1
Auditory / Visual Condition				
Disease of the eye	13	9	\$552,344	6.4
External ear	1	1	\$45,000	5.0
Middle ear, mastoid, or inner ear	1			3.0
Subtotal	15	10	\$501,610	6.1
Cardiovascular Condition				
Hypertensive diseases	3	3	\$322,333	7.0
Heart disease	150	69	\$380,381	7.9
Cerebrovascular diseases	76	33	\$441,395	6.6
Atherosclerosis	9	7	\$440,071	7.2

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1- 9), All Claims
Aortic aneurysm and dissections	26	17	\$567,471	8.2
Other aneurysm	9	3	\$233,334	7.0
other peripheral vascular diseases	14	7	\$183,857	6.9
Arterial embolism and thrombosis	30	14	\$303,420	8.4
other disorders of arteries	3	3	\$1,016,667	7.3
Phlebitis and thrombophlebitis	9	4	\$268,796	6.0
Portal vein thrombosis	11	7	\$255,146	7.0
Other venous embolism and thrombosis	2	2	\$123,742	7.5
Subtotal	342	169	\$395,860	7.5
Respiratory Condition				
Chronic lower respiratory diseases	1	1	\$49,970	9.0
Lung diseases due to external agents	1	1	\$1,800,000	9.0
Other diseases of pleura	2	1	\$200,000	9.0
Other diseases of respiratory system	2			4.5
Subtotal	6	3	\$683,323	7.5
Gastrointestinal Conditions				
Gastro-esophageal diseases	3	1	\$946,659	6.3
Gastric or peptic ulcer	3	2	\$1,207,500	7.0
Other diseases of stomach	1			9.0
Diseases of the appendix	42	26	\$207,628	4.9
Hernia	8	3	\$50,000	4.1
Chron's disease	2	1	\$709,173	5.5
Ulcerative colitis	5	2	\$365,000	8.4
Other non-infective gastroenteritis and colitis	2	1	\$2,725,000	6.0
Vascular disorders of the intestine	5	2	\$260,000	7.2
Paralytic ileus and obstructions without hernia	24	13	\$448,408	7.6
Diverticular disease of intestine	15	9	\$343,580	6.3
Fissure and fistula	2	1	\$450,000	4.0
Other disorders of intestine	1			3.0
Diseases of the liver	4	1	\$100,000	7.3
Gallbladder and pancreas	12	2	\$102,500	4.3
Other digestive disorders	2			6.5
Subtotal	131	64	\$363,605	5.9
Integumentary Condition				
Other skin disorders	2	1	\$125,000	4.5
Subtotal	2	1	\$125,000	4.5
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	12	4	\$116,250	4.0
Musculoskeletal - spine	30	14	\$724,345	5.9
Subtotal	42	18	\$589,213	5.3
Genitourinary Condition				

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1- 9), All Claims
Glomerular disease	2	2	\$662,500	7.0
Renal tubulo-interstitial disease	4			4.3
Renal failure	9	6	\$186,250	7.3
Urolithiasis	1	1	\$300,000	6.0
Other diseases of kidney or ureter	3	2	\$1,000,000	6.3
Other diseases of urinary system	2			6.0
Diseases of male reproductive organs	11	5	\$116,500	5.1
Diseases of the female reproductive organs	4	2	\$846,875	5.0
Unknown	27	11	\$139,653	3.2
Subtotal	63	29	\$294,998	4.7
Traumatic Injuries / Toxins				
Poisoning and other external agents cause of injury	6	2	\$80,000	6.2
Fracture	151	54	\$241,416	4.0
Dislocation	4	1	\$450,000	3.5
Cuts, burns, abrasions to skin	3	2	\$103,750	4.3
Sprains, other soft tissue injury	2	1	\$97,500	4.0
Injury to tendons or muscle	29	9	\$106,268	4.0
Injury to nerves	2			5.5
Injury to internal organs	49	28	\$567,885	7.1
Subtotal	246	97	\$317,615	4.7
Unknown	146	61	\$294,148	6.0
Total	1,423	664	\$397,553	6.5

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Infectious Conditions				
Middle ear, mastoid, or inner ear	1			5.0
Other ear disorders	1			3.0
Acute upper respiratory infections	1			3.0
Influenza and pneumonia	1	1	\$100,000	9.0
Acute upper respiratory infections	1			4.0
Other lower respiratory infections	3	3	\$492,000	5.3
Chronic lower respiratory diseases	2	1	\$30,000	7.5
Peritonitis	1	1	\$2,500,000	7.0
Diseases of the liver	1			3.0
Skin infections	4	3	\$138,600	3.8
Disorders of skin appendages	1			5.0
Other diseases of urinary system	1			9.0
Diseases of male reproductive organs	1			3.0
Other disorders of genitourinary tract	1	1	\$50,000	4.0
Infectious disease - NOC	5	4	\$40,283	3.6
Unknown infectious condition	18	10	\$311,189	4.5
Subtotal	43	24	\$326,868	4.6
Neoplasms / Cancer				
Respiratory organs	2	1	\$25,000	9.0
Breast	1			9.0
Thyroid & other endocrine glands	1	1	\$250,000	9.0
Lymphoid and related, including Hodgkin	2	1	\$325,000	6.0
Unknown	1	1	\$275,000	6.0
Subtotal	7	4	\$218,750	7.7
Metabolic / Endocrine Conditions				
Nutritional, hemolytic, & aplastic anemia	1			9.0
Immune system disorders	1			3.0
Disorders of thyroid gland	3			2.0
Diabetes	21	5	\$52,158	4.8
Other disorders of glucose regulation	1			9.0
Other nutritional deficiencies	1	1	\$2,000	2.0
Obesity	44	1	\$502,740	2.9
Other metabolic disorders	4	1	\$200,000	5.0
Subtotal	76	8	\$120,692	3.6
Behavioral Condition				
Substance abuse	7	2	\$445,000	7.6

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Schizophrenia and delusional disorders	81	7	\$203,274	4.7
Affective disorders	43	9	\$94,515	4.1
Neurotic or stress related (anxiety, phobia, OCD)	3	1	\$6,255	4.0
Hyperkinetic and childhood behavioral disorders	1	1	\$5,000	4.0
Subtotal	135	20	\$158,740	4.6
Neurological Conditions				
Extrapyramidal, incl. Parkinson	2	2	\$127,309	3.5
Epilepsy and related syndromes	8	6	\$334,375	3.5
Migraine and headache syndromes	3			3.7
Nerve, nerve root and plexus disorders	1			4.0
Subtotal	14	8	\$282,608	3.6
Auditory / Visual Conditions				
Disease of the eye	7	2	\$15,000	5.1
Subtotal	7	2	\$15,000	5.1
Cardiovascular Conditions				
Hypertensive diseases	10	2	\$477,500	4.2
Heart disease	34	9	\$204,278	6.9
Cerebrovascular diseases	5	4	\$278,750	7.8
Atherosclerosis	10	4	\$151,684	5.3
Arterial embolism and thrombosis	2			9.0
Other arterial disorder	1	1	\$30,000	5.0
Phlebitis and thrombophlebitis	3			8.3
Portal vein thrombosis	1	1	\$185,000	5.0
Varicose veins of lower extremities	1			7.0
Subtotal	67	21	\$225,249	6.4
Respiratory Conditions				
Other disease of upper respiratory tract	1	1	\$110,000	1.0
Chronic lower respiratory diseases	5			4.2
Lung diseases due to external agents	1	1	\$87,500	3.0
Subtotals	7	2	\$98,750	3.6
Gastrointestinal Conditions				
Gastro-esophageal diseases	4	1	\$2,500	5.5
Gastric or peptic ulcer	1			2.0
Chron's disease	1	1	\$500,000	6.0
Ulcerative colitis	1	1	\$135,000	9.0
Other non-infective gastroenteritis and colitis	1			4.0
Paralytic ileus and obstructions without hernia	1	1	\$12,000	3.0
Peritonitis	1	1	\$252,945	7.0
Gallbladder and pancreas	3	2	\$1,000,000	7.0
Subtotal	13	7	\$414,635	5.7
Integumentary System				

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Skin infections	3	2	\$12,750	2.3
Other skin disorders	1	1	\$7,500	4.0
Subtotal	4	3	\$11,000	2.8
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	37	10	\$319,675	4.9
Musculoskeletal - spine	18	8	\$174,938	6.8
Subtotal	55	18	\$255,347	5.5
Genitourinary Conditions				
Glomerular disease	1			9.0
Renal tubulo-interstitial disease	1	1	\$100,000	9.0
Renal failure	3	2	\$172,500	5.7
Diseases of male reproductive organs	3	1	\$142,500	8.0
Diseases of female reproductive organs	7	4	\$426,125	5.3
Other disorders of genitourinary tract	1	1	\$4,154	2.0
Subtotal	16	9	\$255,128	6.1
Misc.				
Poisoning and other external agents cause of injury	3	1	\$150,000	4.7
Pregnancy and childbirth	14	2	\$250,000	7.0
Cosmetic surgery	4			4.8
Fracture	3			4.7
Cuts, burns, abrasions to skin	6	4	\$225,725	4.7
Sprains, other soft tissue injury	1			3.0
Injury to tendons or muscle	1	1	\$80,000	4.0
Injury to internal organs	4	2	\$247,500	5.8
Subtotal	36	10	\$212,790	5.6
Unknown	371	202	\$144,601	4.5
Total	480	136	\$235,548	5.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Wrong Medication				
Steroids	4	2	\$3,500	1.8
Anti-seizure	1	1	\$60,000	4.0
Anti-coagulants	2	2	\$80,500	3.5
Heart failure & rhythm regulation	2	1	\$5,000	2.0
Hypertension control medications	1	1	\$12,000	2.0
Adrenaline & related	1	1	\$27,000	4.0
Pain management - narcotic	2	2	\$779	2.0
Sedatives & relaxants	2	2	\$32,500	2.5
Chemotherapy & cancer agents	1	1	\$35,000	3.0
Cholesterol management agents	3			2.0
Vaccines	1			2.0
Birth control	1	1	\$7,500	2.0
Behavioral - not related to substance abuse	10	9	\$10,963	2.8
Behavioral - all other	2	2	\$4,500	3.0
Diabetes agents	4	2	\$17,949	4.0
Immunity related medications	1			5.0
Antibiotics	1	1	\$6,000	3.0
Antifungal	1	1	\$30,000	4.0
Antiviral	1	1	\$21,500	3.0
Anti-inflammatory - excluding steroids	1	1	\$100,000	9.0
Unknown	106	76	\$42,862	3.7
Subtotal	148	107	\$36,819	3.5
Wrong Dosage				
Steroids	1			4.0
Anti-seizure	2	2	\$912,875	5.0
Ulcer & digestive medications	2	2	\$1,280	2.5
Anti-coagulants	8	7	\$101,821	4.8
Heart failure & rhythm regulation	4	3	\$150,000	6.0
Hypertension control medications	1			2.0
Adrenaline & related	1	1	\$45,000	3.0
Pain management - narcotic	31	21	\$278,036	6.5
Sedatives & relaxants	4	3	\$263,333	7.5
Chemotherapy & cancer agents	5	3	\$783,333	6.0
Hormonal medications	1			2.0
Behavioral - not related to substance abuse	7	5	\$73,801	3.6
Behavioral - substance abuse	3	1	\$675,000	9.0
Diabetes agents	6	3	\$65,597	6.0
Antibiotics	6	2	\$176,839	4.2
Antifungal	1	1	\$850,000	9.0
Antiviral	1	1	\$30,000	3.0
Unknown	62	42	\$231,166	3.7

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Subtotal	146	97	\$249,467	4.8
Allergic Reaction to Medication				
Steroids	1			5.0
Anti-seizure	1	1	\$200,000	4.0
Anti-coagulants	1	1	\$725,000	6.0
Hypertension control medications	2	1	\$950,000	4.5
All topical medications	2	1	\$20,000	4.5
Pain management- non-narcotic	5	1	\$16,000	3.4
Pain management - narcotic	3	2	\$150,000	6.7
Sedatives & relaxants	1	1	\$235,000	9.0
Hormonal medications	1	1	\$1,750	4.0
Behavioral - not related to substance abuse	1	1	\$14,165	4.0
Antibiotics	17	9	\$160,004	3.7
Anti-inflammatory - excluding steroids	1	1	\$45,000	4.0
Unknown	18	8	\$66,313	4.1
Subtotal	54	28	\$159,909	4.2
Interaction of Two or More Medication				
Ulcer & digestive medications	1			3.0
Anti-coagulants	9	5	\$297,500	6.6
Hypertension control medications	1			9.0
Pain management- non-narcotic	1	1	\$97,500	3.0
Pain management - narcotic	4	1	\$30,000	6.8
Chemotherapy & cancer agents	1	1	\$175,000	9.0
Cholesterol management agents	1	1	\$297,000	3.0
Behavioral - not related to substance abuse	2	1	\$475,000	9.0
Behavioral - substance abuse	1			4.0
Diabetes agents	1			5.0
Antibiotics	1	1	\$375,000	5.0
All other	1			9.0
Unknown	13	8	\$240,938	7.2
Subtotal	37	19	\$256,026	6.7
Addiction or Withdrawal Issues				
Pain management - narcotic	10	2	\$27,500	3.9
Sedatives & relaxants	2	2	\$87,500	5.0
Behavioral - not related to substance abuse	2			3.0
Subtotal	14	4	\$57,500	3.9
Injury from Long-term / Excessive Use				
Steroids	4	1	\$475,000	4.0
Anti-seizure	1	1	\$150,000	5.0
Anti-coagulants	1	1	\$200,000	9.0
Heart failure & rhythm regulation	1			9.0
Pain management - narcotic	2			9.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Hormonal medications	1			5.0
Behavioral - not related to substance abuse	2	1	\$75,000	6.0
Antibiotics	3	1	\$750,000	4.7
All other	1			2.0
Anti-parasitic agents	2	1	\$100,929	5.0
Anti-inflammatory - excluding steroids	2	1	\$150,000	4.0
Unknown	4	4	\$183,750	5.5
Subtotal	24	11	\$239,630	5.4
Other Adverse Reaction to Correct Medication / Dosage				
Antibiotics	14	5	\$426,000	5.4
Antifungal	1			5.0
Antiviral	1	1	\$51,000	4.0
Anti-parasitic agents	2	1	\$40,000	5.5
Vaccines	1			6.0
Pain management- non-narcotic	12			5.6
Pain management - narcotic	20	3	\$212,953	6.5
Sedatives & relaxants	4	2	\$267,500	7.3
Anti-inflammatory - excluding steroids	5			4.0
Steroids	9	4	\$167,500	4.4
Anti-coagulants	47	11	\$352,224	5.3
Coagulants	1			9.0
Heart failure & rhythm regulation	8	1	\$95,000	7.0
Hypertension control medications	5			5.0
Cholesterol management agents	7	1	\$100,000	4.7
Anti-seizure	2			3.5
Ulcer & digestive medications	3	2	\$252,500	6.0
Weight loss	29			3.7
All topical medications	1			3.0
Adrenaline & related	4	3	\$379,167	4.8
Chemotherapy & cancer agents	7	2	\$52,500	7.3
Hormonal medications	3			6.7
Behavioral - not related to substance abuse	109	1	\$2,500	4.5
Diabetes agents	7	2	\$35,500	5.0
Immunity related medications	3	1	\$325,000	5.3
Sexual function	2	1	\$142,500	7.5
Birth control	2	1	\$250,000	6.0
Fertility	1			7.0
Nutritional supplements	1			5.0
Unknown	99	82	\$98,592	6.0
Subtotal	410	124	\$113,290	5.3
Equipment Malfunction				
Pain management - narcotic	1			4.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Diabetes agents	1			7.0
Subtotal	2	0		5.5
Injection into Wrong Body Part				
Pain management - narcotic	1			6.0
Pain management- non-narcotic	1	1	\$1,000,000	9.0
Subtotal	2	1	\$1,000,000	7.5
Incorrect Dilution of Fluid				
Chemotherapy & cancer agents	1			9.0
Unknown Medication Error				
Weight loss	2			1.0
Pain management - narcotic	1			3.0
Sedatives & relaxants	1	1	\$600,000	9.0
Unknown	26	11	\$477,295	6.2
Subtotal	30	12	\$1,000,000	5.8
Total	863	402	\$149,861	4.9

Non-Surgical Treatment Related Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Infectious Conditions				
Immune system disorders	1			1.0
Inflammatory central nervous diseases (incl. meningitis)	4	3	\$233,333	8.5
External ear	1			3.0
Middle ear, mastoid, or inner ear	2	1	\$167,500	5.5
Acute upper respiratory infections	5	1	\$1,862,500	5.6
Influenza and pneumonia	16	10	\$225,654	7.4
Other lower respiratory infections	3	2	\$50,500	4.7
Diseases of the liver	14			2.4
Gallbladder and pancreas	2	2	\$300,000	9.0
Other digestive disorders	1	1	\$42,500	4.0
Skin infections	11	3	\$243,333	5.2
Musculoskeletal - excluding spine	1			4.0
Osteopathies	1			6.0
Other diseases of urinary system	2			6.5
Diseases of male reproductive organs	3	3	\$183,069	5.7
Disorders of breast	1	1	\$47,500	3.0
Other disorders of genitourinary tract	1			4.0
Infectious disease - NOC	8	1	\$80,000	5.5
Unknown infectious condition	15	8	\$197,813	7.7
Subtotal	92	36	\$242,201	5.7
Neoplasms / Cancer				
Oral	1			5.0
Digestive organs	7	1	\$200,000	6.6
Respiratory organs	6	3	\$133,333	5.7
Bone and articular cartilage	1			6.0
Skin	2	1	\$100,000	6.5
Breast	6	3	\$113,333	5.3
Female reproductive organs	1	1	\$1,000,510	7.0
Male reproductive organs	2	1	\$478,328	8.0
Urinary tract, including kidney & bladder	2	2	\$497,500	7.5
Eye, brain, other central nervous system	5	2	\$80,000	7.0
Thyroid & other endocrine glands	3	2	\$287,475	6.0
Lymphoid and related, including Hodgkin	2	1	\$170,000	9.0
Unknown	16	5	\$89,200	4.3
Subtotal	54	22	\$221,127	5.8
Metabolic / Endocrine				
Nutritional, hemolytic, & aplastic anemia	1			9.0
Coagulation defects	1	1	\$275,000	9.0
Disorders of thyroid gland	1	1	\$400,000	3.0
Obesity	26	9	\$283,850	6.1

Non-Surgical Treatment Related Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other disorders of glucose regulation	4	2	\$300,000	8.0
Disorders of the endocrine glands	1	1	\$700,000	9.0
Malnutrition / dehydration	1	1	\$750,000	9.0
Other nutritional deficiencies	2	1	\$950,000	9.0
Obesity	5	3	\$147,222	8.4
Other metabolic disorders	1	1	\$425,000	9.0
Subtotal	43	20	\$354,816	7.0
Behavioral Conditions				
Substance abuse	3	3	\$225,000	4.3
Schizophrenia and delusional disorders	6	2	\$28,000	4.0
Affective disorders	7	2	\$796,500	4.7
Hyperkinetic and childhood behavioral disorders	1			1.0
Subtotal	17	7	\$332,000	4.2
Neurological Conditions				
Inflammatory central nervous diseases	1	1	\$350,000	9.0
Extrapyramidal, incl. Parkinson	2			6.0
Multiple sclerosis	1	1	\$43,500	4.0
Epilepsy and related syndromes	8	4	\$317,750	8.3
Migraine and headache syndromes	1			1.0
Cerebral palsy	1	1	\$50,000	9.0
Cauda Equina Syndrome	2	2	\$142,500	7.0
Other - hydrocephalus	1			3.0
Subtotal	17	9	\$222,167	6.9
Auditory / Visual Conditions				
Disease of the eye	7	3	\$594,477	4.7
Middle ear, mastoid, or inner ear	3	1	\$150,000	4.3
Subtotal	10	4	\$483,358	4.6
Cardiovascular Conditions				
Hypertensive diseases	9	3	\$408,333	6.4
Heart disease	65	29	\$656,733	6.8
Cerebrovascular diseases	23	8	\$335,625	6.5
Atherosclerosis	1	1	\$600,000	9.0
Aortic aneurysm and dissections	5	1	\$135,000	7.8
other peripheral vascular diseases	1			6.0
Arterial embolism and thrombosis	2	1	\$200,000	7.0
other disorders of arteries	2			5.5
Other arterial disorder	1			9.0
Phlebitis and thrombophlebitis	5	1	\$10,000	4.4
Varicose veins of lower extremities	2	1	\$50,000	3.5
Other disorders of veins	1	1	\$80,000	4.0
Other circulatory disorders	1	1	\$500,000	9.0

Non-Surgical Treatment Related Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Subtotal	118	47	\$521,920	6.6
Respiratory Conditions				
Chronic lower respiratory diseases	4	2	\$162,500	9.0
Other diseases of respiratory system	6	2	\$222,500	5.7
Subtotal	10	4	\$192,500	7.0
Gastrointestinal Conditions				
Gastro-esophageal diseases	3	3	\$395,833	9.0
Gastric or peptic ulcer	1	1	\$100,000	9.0
Gastritis and dyspepsia	1			4.0
Diseases of the appendix	3	2	\$138,161	3.0
Hernia	5			2.2
Chron's disease	1			3.0
Ulcerative colitis	2			3.5
Other non-infective gastroenteritis and colitis	3	1	\$175,000	5.0
Paralytic ileus and obstructions without hernia	9	2	\$425,000	7.9
Diverticular disease of intestine	5	2	\$492,500	6.2
Constipation	2			6.0
Other disorders of intestine	1	1	\$15,000	4.0
Diseases of the liver	2			6.0
Gallbladder and pancreas	4			5.3
Other digestive disorders	3			2.7
Subtotal	45	12	\$299,069	5.4
Integumentary				
Skin infections	11	3	\$21,300	3.2
Disorders of skin appendages	1	1	\$180,000	3.0
Other skin disorders	2	1	\$50,000	7.5
Subtotal	14	5	\$58,780	3.8
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	107	50	\$117,398	3.7
Musculoskeletal - spine	60	22	\$271,927	4.4
Musculoskeletal and connective tissue	2			5.0
Subtotal	169	72	\$164,615	4.0
Genitourinary				
Glomerular disease	3	1	\$500,000	5.3
Renal failure	18	8	\$137,594	7.1
Other diseases of kidney or ureter	2	1	\$250,000	5.0
Diseases of male reproductive system	1			6.0
Diseases of female reproductive system	1			1.0
Other disorders of genitourinary tract	2	2	\$387,500	3.5
Subtotal	27	12	\$218,813	6.2

Non-Surgical Treatment Related Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Miscellaneous				
Poisoning and other external agents cause of injury	20	5	\$108,000	4.6
Cosmetic surgery	12	7	\$26,206	3.5
Sterilization	4			2.5
Fracture	99	32	\$103,486	5.9
Dislocation	6	3	\$14,167	4.2
Cuts, burns, abrasions to skin	79	22	\$85,645	3.8
Sprains, other soft tissue injury	3			1.7
Injury to tendons or muscle	15	3	\$96,905	3.9
Injury to nerves	1			1.0
Injury to internal organs	46	16	\$490,623	6.7
Other physical injury or trauma	4			7.3
Subtotal	289	88	\$160,254	5.0
Unknown	698	306	\$176,858	5.4
Total	1,603	644	\$215,558	5.4

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Emotional distress, pain-no lasting physical effects				
Emotional distress	285	74	\$30,676	1.1
Physical pain, little loss of function	128	37	\$34,103	2.6
Subtotal	413	111	\$31,818	1.6
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc	303	156	\$42,770	3.3
Soft tissue injury	34	17	\$92,367	3.5
Fracture from error	304	175	\$72,591	3.5
Skeletal problem from error	132	49	\$49,561	3.4
Fracture complicated by error	134	44	\$63,645	4.9
Skeletal problem complicated by error	154	32	\$114,917	3.7
Partial loss of function of limb	36	15	\$316,919	5.1
Full loss of function of limb	14	5	\$443,000	5.8
Amputation of fingers/toes	41	21	\$144,315	5.1
Amputation of hands/feet	22	10	\$662,465	5.7
Amputation of one limb	100	55	\$480,561	6.1
Amputation of two or more limbs	8	5	\$533,677	7.1
Amputation of other body part	108	51	\$428,366	5.7
Disfigurement / cosmetic	46	19	\$149,312	4.0
Other morphology problem	244	100	\$151,846	4.3
Subtotal	1,680	754	\$153,108	4.2
Neurological / nervous system impairment				
Other nervous system impairment	5	1	\$150,000	4.8
Cut, perforation, or tear of nerve	35	19	\$286,618	5.2
Other damage to nerve	361	138	\$217,634	4.7
ERBS palsy	19	10	\$577,750	5.6
Cauda equine syndrome	10	6	\$326,253	5.7
Brachial plexus disorders	44	25	\$539,647	5.8
Cerebral palsy	42	31	\$1,567,383	7.5
Monoplegia - lower limb	2			5.5
Hemiplegia	15	6	\$700,000	6.9
Paraplegia	72	44	\$988,322	6.9
Quadriplegia	39	27	\$1,874,700	8.0
other cognitive or neurological deficit	335	158	\$780,769	6.2
Subtotal	979	465	\$703,460	5.8
Cardiovascular/ circulatory outcomes				
Damage to veins or arteries	13	4	\$111,797	4.2
Internal bleeding	89	27	\$218,704	4.2
Embolism/thrombosis	40	10	\$17,118	4.0
Ruptured aneurism	3			5.7
Stroke	67	32	\$554,365	5.8
Myocardial infarction	31	11	\$407,164	4.6

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other ischemic or anoxic event	3	1	\$5,000	4.3
Subtotal	246	85	\$338,198	4.7
Contraction or progression of various conditions while under care				
Contraction - staph infection	42	12	\$89,842	3.5
Progression- staph infection	10	4	\$62,750	3.9
Contraction - meningitis	7	1	\$1,600,000	4.7
Progression - meningitis	6	6	\$2,264,667	7.3
Contraction - peritonitis	8	3	\$230,167	4.4
Contraction - hepatitis	6	1	\$50,000	4.8
Progression - hepatitis	11			2.0
Progression - cancer	250	120	\$330,370	6.2
Contraction - sepsis	26	13	\$529,308	4.5
Progression - sepsis	1	1	\$50,000	4.0
Contraction - gangrene / necrotizing condition	19	12	\$156,889	4.4
Contraction - other infection	293	101	\$166,510	3.9
Progression - other infection	35	10	\$190,000	3.5
Progression - non-infectious condition	57	13	\$123,717	3.1
Subtotal	771	297	\$289,702	4.6
Damage to internal organs				
Cut, perforation, tear to internal organ	275	126	\$247,833	4.4
Leakage from internal organ	47	25	\$214,372	4.0
Temp - partial loss of organ	75	18	\$109,554	3.4
Temp - full loss of organ	8	3	\$221,667	3.5
Perm - partial loss of organ	220	62	\$337,188	5.1
Perm - full loss of organ	21	15	\$620,889	10.8
Subtotal	646	249	\$278,885	4.7
Hearing and vision loss				
Partial - loss of vision	102	47	\$240,816	5.4
Full - loss of vision	29	13	\$951,086	6.6
Partial - loss of hearing	28	12	\$147,583	5.0
Full - loss of hearing	2	2	\$1,037,500	6.0
Subtotal	161	74	\$372,007	5.6
Malnutrition / dehydration	4	3	\$31,467	2.8
Subtotal	4	3	\$31,467	2.8
Patient Safety, Legal / Ethical Transgression				
Partial loss of mobility	8	2	\$187,500	4.8
Respiratory distress	49	18	\$128,425	3.8
Accidental / unnecessary sterilization	14	3	\$236,250	5.1
Coma	8	6	\$1,066,815	6.5
Injury primarily psychological	16	8	\$103,019	2.1
Legal or ethical issue	7	3	\$13,833	2.0

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Unnecessary surgery - no complications	48	16	\$205,831	3.8
Unnecessary surgery - complications	10			4.1
Additional surgery necessary	514	225	\$134,669	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	1,139	411	\$118,182	3.4
Subtotal	1,814	693	\$135,395	3.6
Death	2,119	1,156	\$305,331	9.0
Total	8,833	3,887	\$284,211	5.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Surgery Related				
Emotional distress	21	5	\$40,200	1.3
Physical pain, little loss of function	21	5	\$39,172	3.0
Skin - burns, lacerations, etc	102	54	\$39,628	3.4
Soft tissue injury	12	6	\$95,382	3.5
Fracture from error	14	5	\$126,618	4.0
Skeletal problem from error	12	7	\$66,435	4.2
Fracture complicated by error	21	8	\$92,969	4.3
Skeletal problem complicated by error	64	12	\$162,670	4.0
Partial loss of function of limb	20	9	\$414,032	5.5
Full loss of function of limb	9	4	\$521,250	5.7
Amputation of fingers/toes	10	4	\$275,811	5.4
Amputation of hands/feet	2	2	\$375,000	7.0
Amputation of one limb	37	17	\$455,962	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	48	28	\$424,566	5.5
Disfigurement / cosmetic	41	17	\$152,907	4.0
Other morphology problem	152	68	\$160,829	4.4
Cut, perforation, or tear of nerve	28	16	\$305,500	5.4
Other damage to nerve	201	70	\$253,235	4.9
Cauda equine syndrome	8	4	\$279,368	5.6
Brachial plexus disorders	1	1	\$210,000	5.0
Monoplegia - lower limb	2			5.5
Hemiplegia	5	2	\$550,000	7.0
Paraplegia	29	17	\$1,205,875	6.9
Quadriplegia	10	8	\$2,240,238	8.0
Other cognitive or neurological deficit	64	21	\$457,940	6.2
Other nervous system impairment	1	1	\$150,000	4.0
Damage to veins or arteries	8	2	\$190,094	4.6
Internal bleeding	33	10	\$411,685	4.6
Embolism/thrombosis	9	1	\$7,500	4.9
Ruptured aneurism	1			5.0
Stroke	13	6	\$594,919	5.9
Myocardial infarction	7	2	\$350,000	4.4
Other ischemic or anoxic event	1			4.0
Contraction - staph infection	23	7	\$53,157	3.4
Contraction - meningitis	5	1	\$1,600,000	5.2
Contraction - peritonitis	7	3	\$230,167	4.0
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	27	24	\$192,566	5.1
Contraction - sepsis	11	2	\$1,075,000	4.4
Contraction - gangrene / necrotizing condition	8	4	\$95,000	4.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Contraction - other infection	151	44	\$247,998	4.0
Progression - non-infectious condition	5			3.4
Cut, perforation, tear to internal organ	170	90	\$258,057	4.5
Leakage from internal organ	16	7	\$280,714	3.8
Temp - partial loss of organ	23	3	\$94,076	3.6
Perm - partial loss of organ	79	36	\$408,388	5.3
Perm - full loss of organ	8	6	\$739,917	18.3
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	59	25	\$205,891	5.3
Full - loss of vision	11	5	\$833,637	6.5
Partial - loss of hearing	8	6	\$172,917	5.1
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	7	1	\$15,000	3.7
Accidental / unnecessary sterilization	10	2	\$132,500	5.0
Coma	1	1	\$500,000	8.0
Unnecessary surgery - no complications	42	14	\$211,129	3.8
Unnecessary surgery - complications	8			3.8
Additional surgery necessary	410	190	\$141,537	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	216	74	\$166,004	3.8
Death	420	243	\$340,474	9.0
Subtotal	2,742	1,206	\$276,727	5.1
Anesthesia Related				
Emotional distress	3	2	\$8,764	1.0
Physical pain, little loss of function	11	3	\$73,333	1.9
Skin - burns, lacerations, etc	4	1	\$3,048	3.0
Fracture from error	11	4	\$1,049	2.4
Skeletal problem from error	17	1	\$2,755	2.7
Fracture complicated by error	4	2	\$5,783	3.0
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Amputation of other body part	1			3.0
Other damage to nerve	5			5.2
other cognitive or neurological deficit	14	11	\$709,358	6.4
Damage to veins or arteries	1			5.0
Myocardial infarction	1			3.0
Cut, perforation, tear to internal organ	11	4	\$127,500	4.3
Perm - partial loss of organ	1			5.0
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	4	2	\$15,250	3.8
Coma	1	1	\$1,475,891	8.0
Injury primarily psychological	1	1	\$20,400	4.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Unknown	2	1	\$3,728	2.5
Death	30	21	\$372,210	9.0
Subtotal	126	57	\$357,473	4.9
Medication Related				
Emotional distress	35	5	\$5,550	1.3
Physical pain, little loss of function	30	12	\$36,715	2.6
Skin - burns, lacerations, etc	12	3	\$19,333	2.8
Fracture from error	3	2	\$68,750	3.0
Skeletal problem from error	10	3	\$134,418	3.6
Fracture complicated by error	2	1	\$475,000	5.5
Skeletal problem complicated by error	1			3.0
Amputation of fingers/toes	1			5.0
Amputation of hands/feet	1	1	\$55,000	6.0
Amputation of one limb	1	1	\$10,000	7.0
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			4.3
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	9	2	\$473,750	5.1
Cauda equine syndrome	1	1	\$85,000	7.0
Paraplegia	3	1	\$384,466	7.0
Quadriplegia	1	1	\$875,000	8.0
other cognitive or neurological deficit	38	20	\$433,645	5.6
Damage to veins or arteries	1	1	\$27,000	4.0
Internal bleeding	13	7	\$78,593	3.8
Embolism/thrombosis	1			3.0
Stroke	14	3	\$203,333	5.8
Myocardial infarction	8	5	\$253,761	4.8
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - other infection	1			4.0
Progression - other infection	2	2	\$72,500	4.5
Progression - non-infectious condition	1	1	\$5,000	2.0
Cut, perforation, tear to internal organ	14			4.7
Temp - partial loss of organ	14	5	\$92,550	3.3
Temp - full loss of organ	3	1	\$10,000	3.3
Perm - partial loss of organ	73	7	\$173,214	4.9
Perm - full loss of organ	3	1	\$252,945	6.3
Partial loss of mobility	1	1	\$175,000	3.0
Partial - loss of vision	10	4	\$177,500	5.4
Full - loss of vision	4	1	\$1,804,000	6.8
Partial - loss of hearing	3	1	\$375,000	4.3

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Respiratory distress	18	8	\$183,438	3.7
Coma	2	2	\$21,250	3.0
Injury primarily psychological	3	2	\$195,000	3.7
Additional surgery necessary	1			4.0
Unknown	332	149	\$74,034	3.2
Death	169	79	\$325,823	9.0
Subtotal	850	338	\$181,195	4.8
Diagnosis Related				
Emotional distress	13	4	\$3,560	1.0
Physical pain, little loss of function	8	1	\$100,000	2.8
Skin - burns, lacerations, etc	5			4.2
Soft tissue injury	1	1	\$30,000	3.0
Fracture from error	1	1	\$32,500	3.0
Skeletal problem from error	15	4	\$166,000	3.9
Fracture complicated by error	67	23	\$51,446	3.5
Skeletal problem complicated by error	32	7	\$122,847	4.1
Partial loss of function of limb	9	6	\$171,250	5.0
Full loss of function of limb	2			5.5
Amputation of fingers/toes	7	5	\$94,900	5.0
Amputation of hands/feet	7	2	\$165,000	5.4
Amputation of one limb	23	17	\$572,676	6.2
Amputation of two or more limbs	1	1	\$200,000	7.0
Amputation of other body part	32	15	\$476,539	5.4
Disfigurement / cosmetic	2	1	\$200,000	4.0
Other morphology problem	40	12	\$144,607	3.9
Cut, perforation, or tear of nerve	1			2.0
Other damage to nerve	31	15	\$243,667	4.6
Cauda equine syndrome	1	1	\$755,045	5.0
Hemiplegia	4	1	\$150,000	6.8
Paraplegia	26	15	\$1,029,651	6.8
Quadriplegia	7	5	\$2,005,000	7.9
Other cognitive or neurological deficit	78	36	\$587,501	6.0
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	15	1	\$30,000	4.2
Embolism/thrombosis	8			4.5
Ruptured aneurism	1			7.0
Stroke	22	12	\$662,917	6.2
Myocardial infarction	10	4	\$627,500	5.0
Contraction - staph infection	1			4.0
Progression- staph infection	6	3	\$75,333	4.0
Progression - meningitis	6	6	\$2,264,667	7.3
Progression - cancer	209	90	\$375,587	6.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Contraction - sepsis	5	5	\$375,000	3.6
Progression - sepsis	1	1	\$50,000	4.0
Contraction - gangrene / necrotizing condition	1	1	\$709,173	6.0
Contraction - other infection	5	1	\$180,000	4.0
Progression - other infection	15	5	\$280,000	4.1
Progression - non-infectious condition	25	8	\$143,063	3.6
Cut, perforation, tear to internal organ	15	9	\$206,337	4.2
Leakage from internal organ	27	16	\$193,832	4.0
Temp - partial loss of organ	17	3	\$218,333	3.5
Temp - full loss of organ	3	1	\$435,000	3.7
Perm - partial loss of organ	36	13	\$277,401	5.2
Perm - full loss of organ	7	7	\$588,699	6.6
Partial loss of mobility	1			5.0
Partial - loss of vision	16	12	\$379,466	6.0
Full - loss of vision	8	5	\$631,300	6.6
Partial - loss of hearing	7	2	\$97,500	4.9
Full - loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	3	1	\$28,333	5.0
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	6	2	\$168,750	3.5
Unnecessary surgery - complications	2			5.5
Additional surgery necessary	30	8	\$125,563	3.9
Unknown	68	17	\$128,066	3.8
Death	573	316	\$367,013	9.0
Subtotal	1,568	725	\$388,853	6.5
Treatment Related				
Emotional distress	51	7	\$48,714	1.0
Physical pain, little loss of function	28	7	\$19,962	2.5
Skin - burns, lacerations, etc	114	57	\$51,309	3.3
Soft tissue injury	11	2	\$243,500	3.5
Fracture from error	30	14	\$26,176	3.5
Skeletal problem from error	33	9	\$45,094	3.5
Fracture complicated by error	32	5	\$26,613	8.9
Skeletal problem complicated by error	42	10	\$86,246	3.2
Partial loss of function of limb	7			4.1
Full loss of function of limb	2	1	\$130,000	6.5
Amputation of fingers/toes	19	9	\$151,303	5.1
Amputation of hands/feet	10	3	\$1,718,217	5.5
Amputation of one limb	34	16	\$336,500	6.0
Amputation of two or more limbs	3			7.3

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Amputation of other body part	6	3	\$149,167	6.0
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	44	16	\$126,371	4.1
Cut, perforation, or tear of nerve	3	1	\$5,000	4.3
Other damage to nerve	62	25	\$189,413	4.4
Hemiplegia	5	2	\$225,000	6.8
Paraplegia	9	7	\$386,723	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	26	16	\$934,409	5.8
Damage to veins or arteries	1			3.0
Internal bleeding	13	3	\$321,000	4.0
Embolism/thrombosis	11	6	\$18,763	3.5
Ruptured aneurism	1			5.0
Stroke	16	9	\$568,908	5.4
Myocardial infarction	5			4.2
Contraction - staph infection	11	2	\$267,500	3.6
Progression- staph infection	2	1	\$25,000	2.5
Contraction - meningitis	1			3.0
Contraction - peritonitis	1			7.0
Contraction - hepatitis	4			4.8
Progression - hepatitis	11			2.0
Progression - cancer	12	6	\$203,325	5.3
Contraction - sepsis	9	5	\$554,200	5.1
Contraction - gangrene / necrotizing condition	4	3	\$241,667	4.5
Contraction - other infection	121	48	\$114,650	3.9
Progression - other infection	15	3	\$118,333	2.9
Progression - non-infectious condition	22	4	\$114,706	2.4
Cut, perforation, tear to internal organ	46	17	\$210,285	4.1
Leakage from internal organ	2	1	\$275,000	5.0
Temp - partial loss of organ	16	5	\$91,400	3.3
Temp - full loss of organ	1			3.0
Perm - partial loss of organ	13	4	\$290,625	5.3
Perm - full loss of organ	2	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	10	3	\$163,333	5.9
Full - loss of vision	4	1	\$1,568,431	6.8
Partial - loss of hearing	8	4	\$89,625	4.9
Respiratory distress	10	3	\$75,108	3.1
Coma	2	1	\$1,862,500	8.0
Injury primarily psychological	2	1	\$100,000	2.0
Legal or ethical issue	1			2.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Additional surgery necessary	37	10	\$48,900	3.8
Unknown	156	52	\$112,977	3.1
Death	446	233	\$249,712	9.0
Subtotal	1,597	642	\$215,497	5.4
IV and Blood Products Related				
Emotional distress	2	2	\$8,750	1.0
Physical pain, little loss of function	2	1	\$15,000	4.0
Skin - burns, lacerations, etc	17	8	\$36,026	3.4
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	7	4	\$24,500	3.4
Full loss of function of limb	1			6.0
Amputation of hands/feet	1	1	\$150,000	6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Other morphology problem	2	1	\$31,000	5.0
Cut, perforation, or tear of nerve	1	1	\$50,000	5.0
Other damage to nerve	38	20	\$87,214	4.4
Damage to veins or arteries	1	1	\$40,000	3.0
Internal bleeding	1			3.0
Embolism/thrombosis	9	3	\$17,033	3.6
Stroke	1	1	\$275,000	4.0
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	5	2	\$18,000	3.4
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3
Contraction - other infection	6	5	\$33,060	3.3
Temp - partial loss of organ	2			3.5
Perm - partial loss of organ	1	1	\$200,000	5.0
Partial - loss of vision	1			6.0
Respiratory distress	3	1	\$140,000	4.3
Additional surgery necessary	9	6	\$55,250	3.8
Unknown	17	11	\$131,307	3.7
Death	8	3	\$168,333	9.0
Subtotal	145	80	\$86,809	4.2
Pregnancy & Childbirth - Injury to Child				
Emotional distress	4	1	\$12,500	1.0
Physical pain, little loss of function	3	1	\$20,000	2.7
Skin - burns, lacerations, etc	3	1	\$16,500	3.3
Fracture from error	2			3.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Amputation of other body part	2	1	\$10,000	5.0
Other morphology problem	3	3	\$153,333	5.7

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other damage to nerve	6	1	\$250,000	5.3
ERBS palsy	19	10	\$577,750	5.6
Brachial plexus disorders	42	24	\$553,383	5.8
Cerebral palsy	42	31	\$1,567,383	7.5
Paraplegia	5	4	\$1,112,500	7.2
Quadriplegia	19	11	\$1,772,273	8.0
other cognitive or neurological deficit	101	48	\$1,196,249	6.9
Other nervous system impairment	3			4.7
Internal bleeding	2			4.5
Progression- staph infection	2			5.0
Contraction - other infection	1	1	\$29,600	5.0
Cut, perforation, tear to internal organ	1			3.0
Leakage from internal organ	1			3.0
Temp - partial loss of organ	2	1	\$85,000	3.5
Temp - full loss of organ	1	1	\$220,000	4.0
Perm - partial loss of organ	1			6.0
Partial - loss of vision	3	1	\$155,000	5.7
Respiratory distress	1	1	\$75,000	5.0
Death for cause NOC	1			5.0
Additional surgery necessary	3	1	\$113,851	4.7
Unknown	28	12	\$428,546	4.7
Death	141	74	\$277,994	8.6
Pregnancy & Childbirth - Injury to Mother				
Emotional distress	2			1.0
Physical pain, little loss of function	6	1	\$1,000	3.3
Skin - burns, lacerations, etc	4	4	\$40,638	2.8
Amputation of other body part	1			5.0
Cut, perforation, or tear of nerve	1			4.0
Other damage to nerve	4	1	\$65,000	4.3
Brachial plexus disorders	1			7.0
Hemiplegia	1	1	\$2,500,000	7.0
other cognitive or neurological deficit	4			5.8
Internal bleeding	1			4.0
Embolism/thrombosis	1			3.0
Contraction - staph infection	2	1	\$135,000	3.5
Contraction - meningitis	1			4.0
Contraction - gangrene / necrotizing condition	2			4.0
Contraction - other infection	7	1	\$17,500	3.0
Cut, perforation, tear to internal organ	15	6	\$343,333	4.4
Leakage from internal organ	1	1	\$18,000	5.0
Perm - partial loss of organ	3	1	\$22,500	6.0
Perm - full loss of organ	1			6.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Full - loss of vision	1			7.0
Accidental / unnecessary sterilization	3			5.0
Additional surgery necessary	22	9	\$157,734	3.9
Unknown	2	1	\$62,500	4.5
Death	20	13	\$524,406	9.0
Subtotal	549	269	\$704,498	6.6
Patient Safety and Legal / Ethical Transgression				
Emotional distress	154	48	\$34,135	1.1
Physical pain, little loss of function	18	6	\$21,609	2.2
Skin - burns, lacerations, etc	40	27	\$39,414	3.1
Soft tissue injury	8	6	\$64,500	3.3
Fracture from error	241	149	\$77,380	3.5
Skeletal problem from error	38	21	\$18,552	3.2
Fracture complicated by error	8	5	\$50,750	3.4
Skeletal problem complicated by error	14	3	\$967	3.0
Amputation of fingers/toes	3	2	\$18,078	5.0
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	2	2	\$1,162,500	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Amputation of other body part	14			7.0
Other damage to nerve	2	1	\$10,000	3.5
other cognitive or neurological deficit	6	4	\$813,750	6.5
Internal bleeding	11	6	\$40,833	3.9
Embolism/thrombosis	1			3.0
Stroke	1	1	\$210,000	4.0
Contraction - other infection	1	1	\$10,000	2.0
Progression - other infection	3			2.0
Progression - non-infectious condition	4			3.0
Cut, perforation, tear to internal organ	2			3.0
Temp - partial loss of organ	1	1	\$30,000	3.0
Perm - partial loss of organ	12			5.1
Partial - loss of vision	2	1	\$162,500	3.0
Partial - loss of hearing	1			5.0
Respiratory distress	2	1	\$330,000	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	2	1	\$50,000	4.0
Unknown	129	49	\$68,278	3.3
Death	217	144	\$202,071	9.0
Subtotal	955	488	\$119,132	4.4
Unknown Injury Category				
Skin - burns, lacerations, etc	2	1	\$15,000	5.5

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Fracture from error	1			3.0
Amputation of one limb	2	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	3	1	\$300,000	5.3
Partial loss of organ	1			6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Unknown	188	44	\$159,357	3.4
Death	97	31	\$184,284	9.0
Subtotal	301	82	\$177,046	5.3
Total	8,833	3,887	\$284,211	5.4

Section IX

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	22.49%	31,104,847	35,323,186	9,394,668	16,156,743	18,797,249	53.22%
0861	27642	MISSOURI HOSPITAL PLAN	18.14%	25,100,895	25,283,167	5,391,310	10,618,084	3,502,121	13.85%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.99%	12,435,779	12,166,675	698,165	3,157,266	4,596,641	37.78%
0861	10686	MEDICAL LIABILITY ALLIANCE	8.95%	12,382,539	12,481,023	1,244,767	1,030,901	2,004,900	16.06%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.12%	9,845,459	11,496,640	-5,696,415	3,418,545	-4,295,216	-37.36%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.07%	7,014,637	7,420,928	2,165,588	4,276,000	3,470,200	46.76%
0000	12754	MEDICUS INSURANCE COMPANY	3.41%	4,716,467	2,522,771	640,500	325,000	980,648	38.87%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.33%	4,612,965	4,764,642	1,275,290	442,500	680,899	14.29%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.96%	4,098,068	4,301,134	1,355,340	1,036,395	4,756,421	110.59%
0831	33367	INTERMED INSURANCE COMPANY	2.84%	3,927,578	4,342,262	-40,653	745,750	-11,811,988	-272.02%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.09%	2,892,035	2,894,158	-412,482	1,250,000	-2,047,957	-70.76%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	2.02%	2,799,289	2,801,854	466,464	1,071,107	646,292	23.07%
0000	12361	GALEN INSURANCE COMPANY	1.81%	2,507,761	2,473,105	592,183	525,000	-943,366	-38.15%
2638	15865	MMIC INSURANCE COMPANY	1.05%	1,454,111	1,438,146	497,893	527,000	915,711	63.67%
0000	16942	MMIC INSURANCE INC	0.93%	1,282,327	399,370	105,019	0	202,520	50.71%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.91%	1,256,820	1,246,247	-1,403	0	703,161	56.42%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.87%	1,208,831	1,367,018	-16,126	246,586	-1,706,778	-124.85%
0111	19917	LIBERTY INSURANCE UNDERWRITERS INC	0.83%	1,142,708	941,487	2,396	0	1,011,707	107.46%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	0.79%	1,095,093	1,160,451	271,242	905,132	541,492	46.66%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.77%	1,058,594	1,028,397	258,954	0	101,469	9.87%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.76%	1,049,108	1,054,234	50,738	42,500	352,930	33.48%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.74%	1,019,035	1,097,426	535,024	2,244,158	-727,784	-66.32%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.67%	921,676	1,011,355	81,076	216,000	289,594	28.63%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.45%	828,940	828,940	127,404	200,550	-123,856	-14.94%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.37%	512,617	464,618	13,392	18,173	32,612	7.02%
0000	35904	HEALTH CARE INDEMNITY INC	0.28%	381,988	381,988	9,299	3,444,000	4,957,112	1297.71%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.25%	342,299	332,820	119,697	0	32,497	9.76%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	292,554	308,165	4,570	55,000	70,482	22.87%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.16%	217,424	222,027	-85,035	57,213	214,302	96.52%
0508	10801	FORTRESS INSURANCE COMPANY	0.12%	160,241	169,147	59,667	0	668	0.39%
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	154,128	157,778	-18	0	-22,523	-14.28%
4743	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.11%	150,958	162,759	43,290	50,000	158,375	97.31%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.10%	137,547	121,420	7,595	0	-21,479	-17.69%
2698	10222	PACO ASSURANCE COMPANY INC	0.07%	97,803	94,699	52,407	358	25,804	27.25%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	72,010	74,679	87,006	67	-12,115	-16.22%
0000	19348	CAPSON PHYSICIANS INSURANCE COMPANY	0.05%	58,191	61,585	61,515	0	0	0.00%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	38,485	16,358	0	0	0	0.00%
0000	13816	MPM INSURANCE COMPANY OF KANSAS	0.03%	28,631	33,490	-25,962	0	-99,857	-298.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.02%	22,326	5,529	0	0	0	0.00%
0244	23280	CINCINNATI INDEMNITY COMPANY INC	0.02%	20,265	14,197	-121,708	0	0	0.00%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.01%	19,861	18,423	-39,144	25,000	-394,229	-2776.85%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	15,632	7,165	547	0	-27,940	-151.66%
0140	15580	SCOTTSDALE INDEMNITY COMPANY	0.01%	3,878	47,575	312,104	499,000	3,117	43.50%
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	2,724	1,951	374	0	-172,234	-362.03%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	997	403	87	0	992	50.85%
0098	25224	GREAT DIVIDE INSURANCE COMPANY	0.00%	0	0	-254	0	175	43.42%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	0	0	-721	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	-6	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-510	0	-195	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	158	0	2,326	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	12	0	106	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	-10,846	0	942	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	-1	0	0	0.00%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	-3,058	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	844	0	-350	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-46	N/A
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	0	6,238	97	0	-457	-7.33%
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	517,970	0	337,341	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	12,305	575,000	292,555	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	25	0	-88	N/A
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	0	0	11,099	0	-12,871	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-31	0	-25	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-354	-120,000	-134,420	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-12	0	-20	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-13	0	30	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	20,954	50,000	974,906	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	-42	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	624	0	4,502	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	538	0	-56,457	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-43,237	0	-613,046	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	-1,707	0	-4,980	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	356,628	0	675,043	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-170,000	0	-82,000	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	149,454	800,000	1,855,748	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	3,268	0	24,425	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	285,750	0	94,500	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-871	0	-6,764	N/A
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	612	0	0	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-17	0	-4,428	N/A

TOTAL MEDICAL MALPRACTICE BUSINESS

100.00% 138,335,771 142,561,037 20,619,085 54,208,628 30,166,875 21.16%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	30.95%	31,104,847		35,323,186	9,394,668	16,156,743	18,797,249	53.22%
0861	10686	MEDICAL LIABILITY ALLIANCE	11.90%	11,959,102		12,031,046	1,244,767	1,030,901	1,471,300	12.23%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.37%	9,420,063		9,404,920	391,214	3,051,000	4,529,375	48.16%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	8.95%	8,992,407		10,613,647	-5,458,905	3,157,201	-4,190,325	-39.48%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.98%	7,014,637		7,420,928	2,165,588	4,276,000	3,470,200	46.76%
0000	12754	MEDICUS INSURANCE COMPANY	4.69%	4,716,467		2,522,771	640,500	325,000	980,648	38.87%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.59%	4,612,965		4,764,642	1,275,290	442,500	680,899	14.29%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.08%	4,098,068		4,301,134	1,355,340	1,036,395	4,756,421	110.59%
0831	33367	INTERMED INSURANCE COMPANY	3.50%	3,519,882		3,891,520	-36,433	745,750	-9,280,327	-238.48%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.88%	2,892,035		2,894,158	-412,482	1,250,000	-2,047,957	-70.76%
0000	12361	GALEN INSURANCE COMPANY	2.50%	2,507,761		2,473,105	592,183	525,000	-943,366	-38.15%
0000	16942	MMIC INSURANCE INC	1.27%	1,277,327		398,728	104,925	0	202,183	50.71%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.25%	1,256,820		1,246,247	-1,403	0	703,161	56.42%
0111	19917	LIBERTY INSURANCE UNDERWRITERS INC	1.14%	1,142,708		941,487	2,396	0	1,011,707	107.46%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.09%	1,095,093		1,160,451	271,242	905,132	541,469	46.66%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	1.05%	1,058,594		1,028,397	258,954	0	101,469	9.87%
0000	13194	PHYSICIANS INSURANCE MUTUAL	1.01%	1,019,035		1,097,426	535,024	2,244,158	-727,784	-66.32%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.98%	988,739		1,134,711	-13,190	240,000	-1,396,033	-123.03%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.82%	828,192		917,706	34,449	216,000	210,076	22.89%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.34%	342,299		332,820	119,675	0	32,497	9.76%
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	154,128		157,778	-18	0	-22,523	-14.28%
4743	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.15%	150,958		162,759	43,290	50,000	158,375	97.31%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.11%	105,637		108,632	133,567	121,541	-88,958	-81.89%
2698	10222	PACO ASSURANCE COMPANY INC	0.10%	97,803		94,699	52,407	358	25,804	27.25%
0000	19348	CAPSON PHYSICIANS INSURANCE COMPANY	0.06%	62,723		13,408	0	0	0	0.00%
0000	13816	MPM INSURANCE COMPANY OF KANSAS	0.04%	38,485		16,358	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.02%	21,046		20,126	0	0	0	0.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	19,861		18,423	-39,144	25,000	-27,940	-151.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	6,005		8,197	586	0	4,079	49.76%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	4,204		3,291	2,324	-100,000	-334,498	-10164.02%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	2,219		0	0	0	0	N/A
0098	25224	GREAT DIVIDE INSURANCE COMPANY	0.00%	997		403	87	0	175	43.42%
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0		0	-14,780	0	-75,000	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0		0	-96,704	0	-222,123	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	0	0	-3,058	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0		0	517,970	0	337,341	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	12,156	575,000	291,210	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	-13	0	30	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0		0	17,273	0	0	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0		0	21,782	50,000	966,014	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0		0	141,189	0	267,250	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	-170,000	0	-82,000	N/A
0088	42552	NOVA CASUALTY COMPANY	0.00%	0		0	612	0	0	N/A
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	100,511,107		104,503,104	13,086,386	36,323,679	20,097,063	19.23%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN		25,100,895	25,283,167	5,391,310	10,618,084	3,502,121	13.85%
0000	35904	HEALTH CARE INDEMNITY INC		381,988	381,988	9,299	3,444,000	4,957,112	1297.71%
0218	20443	CONTINENTAL CASUALTY COMPANY		339,043	304,065	0	36,000	-31,231	-10.27%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC		312,912	338,355	-67,650	0	98,589	29.14%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION		137,547	121,420	7,595	0	-21,479	-17.69%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA		43,286	30,887	-577	0	-106,931	-346.20%
0000	16942	MMIC INSURANCE INC		5,000	642	94	0	337	52.49%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY		3,969	3,601	-25,122	0	-173,613	-4821.24%
0626	22667	ACE AMERICAN INSURANCE COMPANY		2,359	2,359	123	0	855	36.24%
0244	10677	CINCINNATI INSURANCE COMPANY THE		0	0	-7,858	-91,523	-110,070	N/A
0031	11843	MEDICAL PROTECTIVE COMPANY		0	0	100,425	0	29,000	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY		0	0	-510	0	-195	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY		0	0	0	0	-140	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY		0	0	0	0	-9,612	N/A
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO		0	6,238	97	0	-457	-7.33%
0761	21873	FIREMANS FUND INSURANCE COMPANY		0	0	0	-120,000	-134,420	N/A
0761	22810	CHICAGO INSURANCE COMPANY		0	0	215,866	499,000	514,932	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY		0	0	0	0	4,583	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION		0	0	149,454	800,000	1,855,748	N/A
TOTAL HOSPITAL BUSINESS				26,326,999	26,472,722	5,772,546	15,185,561	10,375,129	39.19%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	65.81%	3,015,716	2,761,755	206,536	106,266	38,266	1.39%
0831	33367	INTERMED INSURANCE COMPANY	8.90%	407,696	450,742	-4,220	0	-2,531,661	-561.67%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	6.76%	309,730	314,914	-46,634	261,344	204,101	64.81%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	3.86%	176,802	201,416	-2,359	6,586	-203,803	-101.19%
0218	20443	CONTINENTAL CASUALTY COMPANY	3.74%	171,187	416,243	-6,163	43,009	-3,667	-0.88%
0508	10801	FORTRESS INSURANCE COMPANY	3.50%	160,241	169,147	59,667	0	668	0.39%
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.23%	102,167	98,673	23,470	0	273,428	277.11%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	2.04%	93,484	93,649	46,627	0	79,518	84.91%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.76%	80,538	85,397	-25,962	0	-99,857	-116.93%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.27%	58,191	61,585	61,515	319,600	181,656	294.97%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.15%	6,713	6,527	1,698	0	-2,879	-44.11%
TOTAL DENTIST BUSINESS			100.00%	4,582,465	4,660,048	314,165	736,805	-2,064,230	-44.30%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	81.85%	1,419,956	1,421,737	355,525	156,000	776,484	54.62%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	13.28%	230,410	229,724	-123,226	0	-407,581	-177.42%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	3.76%	65,297	68,152	85,308	67	-9,236	-13.55%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.06%	18305	13601	6428	0	8785	64.59%
0244	23280	CINCINNATI INDEMNITY COMPANY INC	0.05%	820	485	0	0	0	0.00%
TOTAL NURSES BUSINESS			100.00%	1,734,788	1,733,699	324,035	156,067	368,452	21.25%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2638	15865	NCMC INSURANCE COMPANY	28.07%	1,454,111		1,438,146	512,673	527,000	990,711	68.89%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	26.22%	1,358,287		1,359,991	110,939	915,107	-130,192	-9.57%
0626	22667	ACE AMERICAN INSURANCE COMPANY	20.09%	1,040,744		1,043,678	50,029	42,500	347,996	33.34%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	9.90%	512,617		464,618	13,392	18,173	32,612	7.02%
0861	10686	MEDICAL LIABILITY ALLIANCE	8.17%	423,437		449,977	0	0	533,600	118.58%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	5.65%	292,554		308,165	4,570	55,000	70,482	22.87%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.79%	92,748		106,462	-109,399	248,736	376,657	353.79%
0244	23280	CINCINNATI INDEMNITY COMPANY INC	0.42%	21,506		5,044	0	0	0	0.00%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.31%	16,296		10,596	118	0	1,507	14.22%
0140	15580	SCOTTSDALE INDEMNITY COMPANY	0.30%	15,632		7,165	547	0	3,117	43.50%
0761	22810	CHICAGO INSURANCE COMPANY	0.07%	3,878		47,575	78,965	0	-687,166	-1444.38%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	505		1,951	374	0	992	50.85%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.00%	4		4	0	0	-11	-275.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0		0	-254	0	-721	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0		0	-4	0	-6	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0		0	158	0	2,466	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0		0	12	0	9,718	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0		0	-10,846	0	942	N/A
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0		-1	0	0	0	0.00%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	844	0	-350	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0		0	0	0	-46	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	149	0	1,345	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0		0	25	0	-88	N/A
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	0		0	11,099	0	-12,871	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0		0	-31	0	-25	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0		0	-354	0	0	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0		0	-12	0	-20	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0		0	-828	0	4,309	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0		0	0	0	-42	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		0	624	0	4,502	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0		0	538	0	-56,457	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0		0	-43,237	0	-613,046	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0		0	-1,707	0	-4,980	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0		0	215,439	0	407,793	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0		0	3,268	0	24,425	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	285,750	0	94,500	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0		0	-871	0	-6,764	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	-17	0	-4,428	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	-1.00%	-51,907		-51,907	0	0	0	0.00%
TOTAL OTHER BUSINESS			100.00%	5,180,412		5,191,464	1,121,953	1,806,516	1,390,461	26.78%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.69%	37,369,102	38,219,535	6,432,457	12,706,612	15,670,894	41.00%
0861	27642	MISSOURI HOSPITAL PLAN	17.61%	25,610,126	25,947,833	2,840,797	9,300,494	12,383,497	47.72%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.49%	13,800,599	13,508,630	2,513,903	2,719,816	4,380,816	32.43%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	8.83%	12,849,414	12,474,491	-1,667,466	7,340,088	4,162,092	33.36%
0861	10686	MEDICAL LIABILITY ALLIANCE	7.84%	11,408,650	11,064,921	707,142	1,210,000	618,994	5.59%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.03%	7,323,225	7,121,006	2,103,419	-656,700	3,047,830	42.80%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.14%	4,569,780	4,588,474	1,118,642	857,500	1,377,939	30.03%
1272	33367	INTERMED INSURANCE COMPANY	2.95%	4,288,899	4,407,358	1,758,725	1,943,500	1,952,718	44.31%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.83%	4,109,153	3,913,933	-443,213	2,700,650	2,521,347	64.42%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.92%	2,789,831	2,895,544	419,082	537,760	1,000,233	34.54%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.86%	2,702,934	2,706,146	279,360	407,500	-1,166,034	-43.09%
0000	12361	GALEN INSURANCE COMPANY	1.79%	2,597,215	2,496,765	400,916	83,000	1,511,501	60.54%
0000	12754	MEDICUS INSURANCE COMPANY	1.20%	1,750,895	1,699,808	378,861	194,500	657,542	38.68%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.14%	1,652,657	1,652,657	-479,735	18,716	-1,066,675	-64.54%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.00%	1,460,518	1,449,479	594,928	419,336	629,614	43.44%
2638	15865	NCMIC INSURANCE COMPANY	0.97%	1,410,609	1,389,852	493,888	295,577	489,069	35.19%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	0.91%	1,318,810	1,389,033	231,564	200,728	545,161	39.25%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.88%	1,279,773	1,303,356	-28,202	725,000	351,037	26.93%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.81%	1,181,852	1,157,280	-463,108	532,500	434,028	37.50%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.75%	1,095,198	1,085,291	210,331	75,000	337,288	31.08%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.68%	983,936	828,066	245,727	0	150,000	18.11%
0000	35904	HEALTH CARE INDEMNITY INC	0.40%	584,585	584,585	-6,165	1,473,700	-132,942	-22.74%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.32%	466,846	466,712	-15,950	29,456	21,299	4.56%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.31%	448,278	411,101	48,853	151,091	-468,370	-113.93%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.23%	334,122	347,219	9,206	0	50,399	14.52%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.22%	322,865	312,181	102,847	0	25,155	8.06%
0761	22810	CHICAGO INSURANCE COMPANY	0.22%	320,903	673,475	276,772	92,500	-2,438,005	-362.00%
0111	19917	LIBERTY INSURANCE UNDERWRITERS INC.	0.20%	285,886	79,510	0	0	-34,438	-43.31%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.16%	226,210	235,296	-121,538	183,171	290,447	123.44%
0508	10801	FORTRESS INSURANCE COMPANY	0.12%	168,034	162,455	28,736	14,000	55,989	34.46%
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	164,128	163,647	-1,194	-11,057	-118,053	-72.14%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.08%	115,036	110,196	7,412	0	43,328	39.32%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.07%	104,017	157,876	-784,011	465,000	-1,621,286	-1026.94%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.07%	96,037	96,117	3,608	0	-3,100	-3.23%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	79,431	83,662	9,311	275	14,416	17.23%
2698	10222	PACO ASSURANCE COMPANY INC	0.05%	75,389	69,120	24,689	14,857	77,746	112.48%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	60,114	59,882	50,741	-8,572	52,311	87.36%
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	21,619	21,630	36	0	788	3.64%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	18,325	19,878	-47,343	0	-21,014	-105.71%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	1,616	491	0	0	0	0.00%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	1,435	5,329	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	-537	0	-9,037	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-34	2,232	100,000	95,913	-282097.06%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-3	0	-4	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-2,116	0	-1,247	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-22,508	0	-213,567	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-1,013	0	-9,612	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	174	0	-108,791	N/A
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	-1,510	0	0	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-5,355	0	-20,313	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,295	0	-982	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-194,719	0	484,320	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-27,987	0	141,389	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	-85	0	59	N/A
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	0	242	46,268	0	251,980	104123.97%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-242	0	-63	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,415	0	-133,908	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-84	0	-35	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-179	0	-35	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	2,697	0	-18,280	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	2	0	3	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	48,929	25,000	-896,326	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	3	0	15	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	875	0	5,697	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-27,062	168,000	-56,261	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-22,080	0	-565,078	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	10	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	200,864	379,167	-834,763	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-40,515	0	500,441	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-6,178	0	-38,211	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	-17,368	N/A
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	-2,174	0	-5,761	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-3,801	0	-23,436	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	40	0	-1,265	N/A
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	145,448,052	145,360,028	17,175,261	44,688,165	44,309,035	30.48%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.96%	37,369,102	38,219,535	6,432,457	12,706,612	15,670,894	41.00%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	11.13%	11,899,852	11,512,795	-1,538,916	7,246,589	3,841,224	33.36%
0861	10686	MEDICAL LIABILITY ALLIANCE	10.24%	10,942,055	10,590,723	707,142	1,210,000	877,266	8.28%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.21%	10,911,677	10,754,168	1,912,867	2,503,896	3,758,896	34.95%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.85%	7,323,225	7,121,006	2,103,419	-656,700	3,047,830	42.80%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.27%	4,569,780	4,588,474	1,118,642	857,500	1,377,939	30.03%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.84%	4,109,153	3,913,933	-443,213	2,700,650	2,521,347	64.42%
1272	33367	INTERMED INSURANCE COMPANY	3.68%	3,930,046	4,038,594	-120,060	1,910,000	-133,303	-3.30%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.53%	2,702,934	2,706,146	279,360	407,500	-1,166,034	-43.09%
0000	12361	GALEN INSURANCE COMPANY	2.40%	2,562,092	2,465,896	400,916	83,000	1,511,501	61.30%
0000	12754	MEDICUS INSURANCE COMPANY	1.64%	1,750,895	1,699,808	378,861	194,500	657,542	38.68%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.55%	1,652,657	1,652,657	-479,735	18,716	-1,066,675	-64.54%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.23%	1,318,810	1,389,033	231,564	200,728	545,161	39.25%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.15%	1,231,296	1,203,422	501,557	-25,000	678,496	56.38%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	1,182,772	1,221,021	-36,732	725,000	357,461	29.28%
0000	13194	PHYSICIANS INSURANCE MUTUAL	1.11%	1,181,852	1,157,280	-463,108	532,500	434,028	37.50%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.92%	983,936	828,066	245,727	0	150,000	18.11%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.30%	322,865	312,181	102,847	0	25,155	8.06%
0111	19917	LIBERTY INSURANCE UNDERWRITERS INC.	0.27%	285,886	79,510	0	0	-34,438	-43.31%
0508	10801	FORTRESS INSURANCE COMPANY	0.16%	168,034	162,455	28,736	14,000	55,989	34.46%
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	164,128	163,647	-1,194	-11,057	-118,053	-72.14%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.12%	123,691	119,195	-14,517	92,223	-190,653	-159.95%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.10%	104,017	157,876	-784,011	465,000	-1,621,286	-1026.94%
2698	10222	PACO ASSURANCE COMPANY INC	0.07%	75,389	69,120	24,689	14,857	77,746	112.48%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	18,325	19,878	-47,343	0	-21,014	-105.71%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.01%	12,005	14,804	0	0	0	0.00%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	6,997	2,735	771	0	1,236	45.19%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	1,946	2,367	5,876	182,500	117,134	4948.63%
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	-1,519	0	-4,559	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-34	-8,665	100,000	34,838	-102464.71%
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	-2,819	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-5,355	0	-20,313	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-194,719	0	484,120	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-28,083	0	142,205	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	2,668	0	-18,084	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	195,655	67,500	-397,500	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	8,821	25,000	-933,338	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	0	0	-60,646	N/A
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	-2,174	0	-5,761	N/A
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	106,905,417	106,166,291	10,513,228	31,565,514	30,573,532	28.80%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	95.13%	25,610,126	25,947,833	2,840,797	9,300,494	12,383,497	47.72%
0000	35904	HEALTH CARE INDEMNITY INC	2.17%	584,585	584,585	-6,165	1,473,700	-132,942	-22.74%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	1.53%	410,617	418,996	-56,007	0	139,797	33.36%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.56%	151,512	153,600	0	36,000	-162,976	-106.10%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.43%	115,036	110,196	7,412	0	43,328	39.32%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.09%	23,975	23,110	9,766	4,336	107,130	463.57%
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.08%	21,619	21,630	36	0	788	3.64%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	3,544	3,544	421	0	675	19.05%
0244	10677	CINNATI INSURANCE COMPANY THE	0.00%	0	0	-6,255	0	13,424	N/A
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	191,964	0	209,000	#DIV/0!
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	0	10,897	0	61,075	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-139	0	-82	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	-210,748	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-9,612	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-302	0	-229	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-179	0	-35	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	23	0	-153	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	149,306	25,000	536,519	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	0	0	19,076	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-40,515	0	500,441	N/A
TOTAL HOSPITAL BUSINESS			100.00%	26,921,014	27,263,494	3,101,060	10,839,530	13,497,973	49.51%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	67.41%	2,888,922	2,754,462	409,072	215,920	412,920	14.99%
1272	33367	INTERMED INSURANCE COMPANY	8.37%	358,853	368,764	1,878,785	33,500	2,086,021	565.68%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.41%	317,421	326,633	-72,543	93,499	108,643	33.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	4.79%	205,247	222,940	83,605	440,000	-153,608	-68.90%
0218	20443	CONTINENTAL CASUALTY COMPANY	3.68%	157,529	154,571	-1,118	0	0	0.00%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	2.26%	97,001	82,335	8,530	0	-6,424	-7.80%
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.26%	96,946	94,921	16,589	0	66,100	69.64%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	2.24%	96,037	96,117	3,608	0	-3,100	-3.23%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.40%	60,114	59,882	50,741	-8,572	52,311	87.36%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.15%	6,370	7,172	0	0	147	2.05%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.03%	1,435	5,329	0	0	0	0.00%
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	-1,510	0	0	N/A
TOTAL DENTIST BUSINESS			100.00%	4,285,875	4,173,126	2,375,759	774,347	2,563,010	61.42%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	82.49%	1,411,895	1,464,203	258,019	521,840	976,067	66.66%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	12.94%	221,524	216,067	0	0	72,428	33.52%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	4.27%	73,061	76,490	9,311	275	14,269	18.65%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.30%	5189	3894	0	0	0	0.00%
TOTAL NURSES BUSINESS			100.00%	1,711,669	1,760,654	267,330	522,115	1,062,764	60.36%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2638	15865	NCMIC INSURANCE COMPANY	25.08%	1,410,609		1,389,852	495,407	295,577	493,628	35.52%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	24.29%	1,365,931		1,416,537	161,063	15,920	24,166	1.71%
0626	22667	ACE AMERICAN INSURANCE COMPANY	19.29%	1,084,657		1,079,012	209,139	75,000	335,377	31.08%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	8.30%	466,846		466,712	-15,950	29,456	21,299	4.56%
0861	10686	MEDICAL LIABILITY ALLIANCE	8.30%	466,595		474,198	0	0	-258,272	-54.47%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	5.94%	334,122		347,219	9,206	0	50,399	14.52%
0761	22810	CHICAGO INSURANCE COMPANY	5.71%	320,903		673,475	-68,189	0	-2,577,024	-382.65%
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.17%	122,129		134,114	-137,748	671	93,789	69.93%
0000	12361	GALEN INSURANCE COMPANY	0.62%	35,123		30,869	0	0	0	0.00%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.28%	15,546		-16,265	64,488	22,868	-114,741	705.45%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.03%	1,616		491	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0		0	-537	0	-9,037	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0		0	-3	0	-4	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0		0	-1,977	0	-1,165	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0		0	-22,508	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0		0	-1,013	0	0	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0		0	174	0	-108,791	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.00%	0		7	0	0	-2,404	-343.42.86%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	-993	0	-753	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0		0	0	0	200	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	96	0	-816	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0		0	-85	0	59	N/A
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	0		242	46,268	0	251,980	104123.97%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0		0	-242	0	-63	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0		0	-1,415	0	-133,908	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0		0	-84	0	-35	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	6	0	-43	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0		0	2	0	3	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0		0	40,108	0	17,936	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0		0	3	0	15	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		0	875	0	5,697	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0		0	-27,062	168,000	-56,261	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0		0	-22,080	0	-565,078	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0		0	10	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0		0	200,864	379,167	-774,117	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0		0	-6,178	0	-38,211	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	0	0	-17,368	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0		0	-3,801	0	-23,436	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	40	0	-1,265	N/A
TOTAL OTHER BUSINESS			100.00%	5,624,077		5,996,463	917,884	986,659	-3,388,244	-56.50%

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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.80%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	19.81%
0861	27642	MISSOURI HOSPITAL PLAN	16.69%	26,009,839	26,858,077	979,610	6,856,427	5,113,971	19.04%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	8.84%	13,786,445	14,342,207	-235,464	3,577,722	821,016	5.72%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.74%	13,626,054	13,609,574	2,709,807	3,803,072	3,052,572	22.43%
0861	10686	MEDICAL LIABILITY ALLIANCE	7.23%	11,270,921	10,603,057	612,708	3,467,500	959,504	9.05%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.60%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	49.18%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.33%	5,190,744	5,272,060	918,323	725,000	1,327,952	25.19%
1272	33367	INTERMED INSURANCE COMPANY	3.12%	4,855,334	5,615,880	1,364,561	4,498,717	1,678,379	29.89%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.52%	3,929,030	4,497,182	727,809	0	1,103,989	24.55%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.40%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-70.29%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.95%	3,042,127	3,080,404	285,685	162,445	554,112	17.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,814,352	2,831,042	1,507,866	0	4,506,290	159.17%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.60%	2,494,568	2,687,691	98,920	2,420,945	976,441	36.33%
0000	12361	GALEN INSURANCE COMPANY	1.54%	2,397,356	2,395,570	481,578	0	894,040	37.32%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.42%	2,216,520	2,216,520	325,743	321,000	567,996	25.63%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.06%	1,649,507	1,896,434	370,401	329,208	346,684	18.28%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	0.96%	1,492,232	1,500,671	235,292	1,010,000	1,381,956	92.09%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.90%	1,395,130	1,057,690	275,834	352,000	408,297	38.60%
2638	15865	NCMIC INSURANCE COMPANY	0.88%	1,375,244	1,369,576	466,167	397,000	245,804	17.95%
0000	12754	MEDICUS INSURANCE COMPANY	0.79%	1,231,375	1,063,369	223,944	0	497,150	46.75%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.72%	1,121,808	1,326,431	530,573	0	596,894	45.00%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.66%	1,026,720	861,508	255,387	575,000	306,559	35.58%
0761	22810	CHICAGO INSURANCE COMPANY	0.58%	909,545	894,733	375,363	589,000	-43,948	-4.91%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.41%	640,620	422,368	0	0	0	0.00%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.30%	466,113	434,235	31,816	2,202	55,990	12.89%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	332,871	336,828	-5,996	0	-31,685	-9.41%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.21%	321,867	325,977	-4,982	0	-12,408	-3.81%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.15%	238,293	319,667	-297,625	999,156	154,372	48.29%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	225,759	282,671	188,016	252,978	338,209	119.65%
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	175,208	173,894	651	0	40,185	23.11%
0508	10801	FORTRESS INSURANCE COMPANY	0.10%	154,302	159,709	40,838	147,448	88,996	55.72%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.07%	108,508	87,247	-3,958	515,000	-152,253	-174.51%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	86,444	86,265	0	0	857	0.99%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	81,784	81,970	9,179	0	44,050	53.74%
3504	10222	PACO ASSURANCE COMPANY INC	0.04%	63,105	57,983	19,774	0	-16,336	-28.17%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	62,672	60,422	30	0	-180,907	-299.41%
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	20,890	14,641	17	0	2,547	17.40%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	20,057	20,528	-594,886	100,000	2,009	9.79%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	12,432	13,014	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	2,174	5,032	94,179	7,971	4,652	92.45%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	1,620	161,184	-3,292	-200,000	-204,094	-126.62%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	6,096	112.97%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,737	0	-1,020	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	11,124	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	501	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	N/A
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	N/A
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-569	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	-5,026	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	-517,408	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	3,286	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-69	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-669	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,444	1,262,500	-257,601	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,834	0	-1,739,052	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-875	0	62,016	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-83	0	-178	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,553	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	N/A
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	N/A
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	84,012	0	-776,484	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-310	0	12,237	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-851	0	-2,389	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	134,318	0	380,719	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-5,919	0	-99,711	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-315	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-2,240	0	-90,748	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-400,668	N/A
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	N/A
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	N/A
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-53	0	33	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.08%	-118,677	527,661	2,039	5,324,250	1,512,346	286.61%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	155,867,385	159,189,839	23,444,745	76,864,434	47,022,591	29.54%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.50%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	19.81%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	10.95%	12,759,262	13,296,105	-469,591	3,227,722	695,891	5.23%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.35%	10,903,919	10,917,177	1,623,879	3,621,044	2,441,044	22.36%
0861	10686	MEDICAL LIABILITY ALLIANCE	9.26%	10,790,411	10,158,590	612,708	3,467,500	1,108,962	10.92%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.15%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	49.18%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.45%	5,190,744	5,272,060	918,323	725,000	1,327,952	25.19%
1272	33367	INTERMED INSURANCE COMPANY	3.83%	4,461,086	5,159,876	-442,079	4,478,717	-543,748	-10.54%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	3.37%	3,929,030	4,497,182	727,809	0	1,103,989	24.55%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.21%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-70.29%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.41%	2,814,352	2,831,042	1,507,866	0	4,506,290	159.17%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.14%	2,494,568	2,687,691	98,920	2,420,945	976,441	36.33%
0000	12361	GALEN INSURANCE COMPANY	2.03%	2,364,964	2,379,430	481,578	0	894,040	37.57%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.90%	2,216,520	2,216,520	325,743	321,000	567,996	25.63%
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.28%	1,492,232	1,500,671	235,292	1,010,000	1,381,956	92.09%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.14%	1,324,788	996,063	265,164	352,000	383,404	38.49%
0000	12754	MEDICUS INSURANCE COMPANY	1.06%	1,231,375	1,063,369	223,944	0	497,150	46.75%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,121,808	1,326,431	530,573	0	596,894	45.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.94%	1,100,488	1,298,107	247,117	164,208	45,959	3.54%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.55%	640,620	422,368	0	0	0	0.00%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.28%	321,867	325,977	-4,982	0	-12,408	-3.81%
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	175,208	173,894	651	0	40,185	23.11%
3504	10222	PACO ASSURANCE COMPANY INC	0.05%	63,105	57,983	19,774	0	-16,336	-28.17%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	20,057	20,528	-594,886	100,000	2,009	0.00%
0244	10677	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	18,499	16,700	0	0	0	0.00%
2638	15865	CINCINNATI INSURANCE COMPANY THE	0.00%	2,585	3,012	2,487	0	302,514	10043.63%
0212	16535	NCMIC INSURANCE COMPANY	0.00%	0	0	413,300	0	-11,234	N/A
0748	16551	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	162,991	42,693	-200,000	-72,374	-44.40%
3548	19038	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	N/A
0218	20478	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	147	N/A
0218	20494	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,510	0	0	N/A
0158	21105	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	-517,408	N/A
0158	21113	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-25	N/A
0212	21687	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-120	N/A
0212	21709	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,492	1,262,500	-258,487	N/A
0626	22748	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,853	0	-1,738,183	N/A
0761	22810	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,241	N/A
0553	24678	CHICAGO INSURANCE COMPANY	0.00%	0	0	60,359	450,000	-187,500	N/A
0111	24732	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	N/A
3548	24767	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	N/A
0158	25534	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	81,046	0	-847,354	N/A
0181	29874	TIG INSURANCE COMPANY	0.00%	0	0	-142,508	0	-403,933	N/A
0831	35602	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	N/A
0831	39152	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	N/A
0088	42552	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	N/A
0218	20443	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	N/A
		CONTINENTAL CASUALTY COMPANY	0.00%	-256	65,004	405,903	137,268	729,893	1122.84%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	116,573,724	118,482,242	18,924,733	45,905,797	21,899,600	18.48%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium Written	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	98.15%	26,009,839	26,858,077	979,610	6,856,427	5,113,971	19.04%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	1.74%	462,192	448,259	-134,432	0	-109,098	-24.34%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.41%	108,508	87,247	-3,958	515,000	-152,253	-174.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.08%	22,278	18,693	5,003	0	14,994	80.21%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.05%	13,854	11,766	0	86,000	-399,946	-3399.17%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,849	2,849	-1,042	0	-133	-4.67%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-17,520	0	-74,655	N/A
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	47,215	0	-21,000	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-3,427	-45,985	0	-131,720	3843.59%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-58	0	-34	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	10,977	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	501	N/A
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	N/A
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-569	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	0	0	-9,845	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	-390	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-42	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-484	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	821	0	0	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-18	0	-38	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-64	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	280,417	129,000	-1,073,539	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,206	0	36,527	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	61,832	0	175,259	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	-282	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-2,240	0	-90,748	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.45%	-118,677	527,661	2,039	5,324,250	1,512,346	286.61%
TOTAL HOSPITAL BUSINESS			100.00%	26,500,843	27,951,125	1,169,918	12,910,677	4,797,557	17.16%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	58.87%	2,722,135	2,692,397	1,038,713	182,028	632,528	23.49%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	11.36%	525,387	578,286	117,977	165,000	283,624	49.05%
1272	33367	INTERMED INSURANCE COMPANY	8.53%	394,248	456,004	1,806,640	20,000	2,222,127	487.30%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.29%	337,281	363,146	218,746	350,000	27,214	7.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	3.52%	162,669	159,178	-10,560	0	-10,399	-6.53%
0508	10801	FORTRESS INSURANCE COMPANY	3.34%	154,302	159,709	40,838	147,448	88,996	55.72%
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.01%	92,785	90,343	62,414	1,000,000	312,044	345.40%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.77%	81,784	81,970	9,179	0	44,050	53.74%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.52%	70,342	61,627	10,670	0	24,893	40.39%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.36%	62,672	60,422	30	0	-180,907	-299.41%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.27%	12,432	13,014	0	0	0	0.00%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.16%	7,593	7,105	0	0	857	12.06%
TOTAL DENTISTS BUSINESS			100.00%	4,623,630	4,723,201	3,294,647	1,864,476	3,445,027	72.94%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	73.52%	227,710	234,697	149,813	0	207,009	88.20%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	25.46%	78,851	79,160	0	0	0	0.00%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.03%	3,181	3,460	0	0	0	0.00%
		TOTAL NURSES BUSINESS	100.00%	309,742	317,317	149,813	0	207,009	65.24%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium Written	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	38.47%	3,023,628	3,063,704	285,685	162,445	563,957	18.41%
2638	15865	NCMIC INSURANCE COMPANY	17.50%	1,375,244	1,369,576	52,867	397,000	257,038	18.77%
0626	22667	ACE AMERICAN INSURANCE COMPANY	13.03%	1,023,871	858,659	256,429	575,000	306,692	35.72%
0761	22810	CHICAGO INSURANCE COMPANY	11.57%	909,545	894,733	34,587	10,000	1,217,091	136.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.11%	480,510	444,467	0	0	-149,458	-33.63%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	5.93%	466,113	434,235	31,816	2,202	55,990	12.89%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.24%	332,871	336,828	-5,996	0	-31,685	-9.41%
0244	10677	CINNINATH INSURANCE COMPANY THE	1.78%	139,742	222,852	-345,006	-844	-385,531	-173.00%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.63%	49,492	46,723	-207,327	29,710	18,661	39.94%
0000	12361	GALEN INSURANCE COMPANY	0.41%	32,392	16,140	0	0	0	0.00%
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.27%	20,890	14,641	17	0	2,547	17.40%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	2,174	5,032	94,179	7,971	4,652	92.45%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,620	1,620	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.02%	1,354	1,348	304	0	2,107	156.31%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	6,096	112.97%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,679	0	-986	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	0	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	N/A
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	-5,026	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	3,676	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-2	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-65	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	48	0	886	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-19	0	-869	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,696	0	62,016	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-65	0	-140	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-248	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,760	0	34,343	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-310	0	12,237	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-851	0	-2,389	N/A
0158	25534	TIG INDEMNITY COMPANY	0.00%	0	0	214,994	0	609,393	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-5,919	0	-99,711	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-33	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-400,668	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-53	0	33	N/A
TOTAL OTHER BUSINESS			100.00%	7,859,446	7,715,954	(94,366)	16,183,484	16,673,398	216.09%

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